

I. GENERAL INTRODUCTION

Community Profile

Northampton is a culturally and economically diverse community located within the heart of the five-college area of the Pioneer Valley in Western Massachusetts. Home to Smith College, Northampton also serves as the county seat for Hampshire County. It is located at the intersection of a major east-west state highway (Route 9), which links Amherst and the University of Massachusetts with Northampton and the hill towns to the west. Northampton is also located in the north-south corridor of Interstate 91, bordered by Easthampton to the south, Westhampton to the west, Williamsburg and Hatfield to the north, and separated from Hadley by the Connecticut River to the west. [APPENDIX A - CITY MAP]

Northampton is comprised of a lively and vibrant downtown and several village centers, which are focal points for outlying residential neighborhoods. The community has a diverse economic base consisting of a strong retail and commercial sector and a manufacturing sector, which represents a mix of traditional manufacturers and innovative new industries.

The vibrant small city atmosphere in Northampton is enhanced by numerous cultural attractions, including the only municipally owned theater in the Commonwealth, two hospitals (Cooley Dickinson and a VA Medical Center), Smith College, and the Clarke School for the Deaf. Natural resources include the Connecticut River, agricultural and conservation lands, active and passive recreation areas, hiking and biking trails and the Arcadia Wildlife Sanctuary.

Community Demographics

In 2000, Northampton had 28,978 residents. Ninety percent of Northampton's residents identified as white alone on the 2000 census; 5.2 percent identified as Hispanic or Latino, 3.1 percent as Asian alone and 2.1 percent as black or African American. Since 1960, the white-only population has been decreasing and the minority population has been increasing.

It is important to note that persons of Hispanic origin may be of any race and some identify themselves as belonging to more than one race or ethnicity.

Northampton City Population by Race

Northampton city, Massachusetts	Number	Percentage
Total:	28,978	
White alone	26,083	90 %
Black or African American alone	602	2.1 %
American Indian and Alaska Native alone	86	.3%
Asian alone	906	3.1%
Native Hawaiian and Other Pacific Islander alone	15	.1%
Some other race alone	697	2.4%
Two or more races	589	2%

Source: U.S. Census Bureau Census 2000

Households

Households by Census Tracts

	Census Tract 8216.01, Hampshire County, Massachusetts	Census Tract 8216.02, Hampshire County, Massachusetts	Census Tract 8217, Hampshire County, Massachusetts	Census Tract 8219.01, Hampshire County, Massachusetts	Census Tract 8219.02, Hampshire County, Massachusetts	Census Tract 8220, Hampshire County, Massachusetts	Census Tract 8222, Hampshire County, Massachusetts	Northampton city, Massachusetts
Total	1,548	1,786	1,425	1,449	3,253	169	2,250	11,880

Source: U.S. Census Bureau Census 2000

P15. HOUSEHOLDS [1] - Universe: Households

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Average Household Size by Census Tract

	Census Tract 8216.01, Hampshire County, Massachusetts	Census Tract 8216.02, Hampshire County, Massachusetts	Census Tract 8217, Hampshire County, Massachusetts	Census Tract 8219.01, Hampshire County, Massachusetts	Census Tract 8219.02, Hampshire County, Massachusetts	Census Tract 8220, Hampshire County, Massachusetts	Census Tract 8222, Hampshire County, Massachusetts	Northampton city, Massachusetts
Average household size	2.13	2.10	2.37	2.10	1.77	1.60	2.61	2.14

Source: U.S. Census Bureau Census 2000

P17. AVERAGE HOUSEHOLD SIZE [1] - Universe: Households

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Family Households by Census Tract

	Census Tract 8216.01, Hampshire County, Massachusetts	Census Tract 8216.02, Hampshire County, Massachusetts	Census Tract 8217, Hampshire County, Massachusetts	Census Tract 8219.01, Hampshire County, Massachusetts	Census Tract 8219.02, Hampshire County, Massachusetts	Census Tract 8220, Hampshire County, Massachusetts	Census Tract 8222, Hampshire County, Massachusetts	Northampton city, Massachusetts
Total	835	920	915	656	872	55	1,625	5,878

Source: U.S. Census Bureau Census 2000

P31. FAMILIES [1] - Universe: Families

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Average Family Size by Census Tract

	Census Tract 8216.01, Hampshire County, Massachusetts	Census Tract 8216.02, Hampshire County, Massachusetts	Census Tract 8217, Hampshire County, Massachusetts	Census Tract 8219.01, Hampshire County, Massachusetts	Census Tract 8219.02, Hampshire County, Massachusetts	Census Tract 8220, Hampshire County, Massachusetts	Census Tract 8222, Hampshire County, Massachusetts	Northampton city, Massachusetts
Average family size	2.80	2.81	2.92	2.85	2.67	2.47	3.02	2.87

Source: U.S. Census Bureau, Census 2000

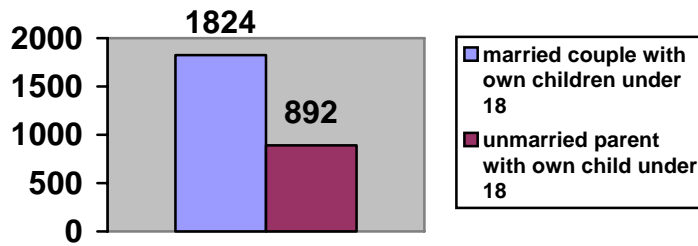
P33. AVERAGE FAMILY SIZE [1] - Universe: Families

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Single Parent Families

Almost half of the households with children in Northampton are headed by one parent; 82% of these unmarried or single parent households are headed by a woman. The possibility that almost half of the households with children in Northampton have only one income makes affordable family housing a high priority.

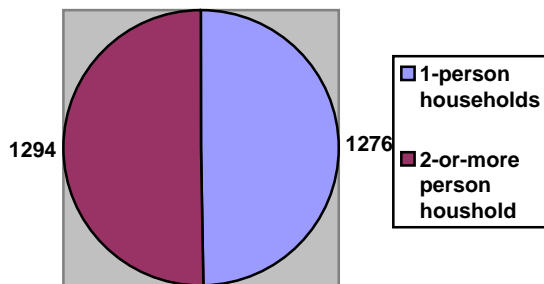
Composition of Families with Children in Northampton, MA



Elderly and Retired

Another population to consider when looking at affordable housing is households with people over the age of 65. Fifty percent of people over 65 live alone in Northampton.

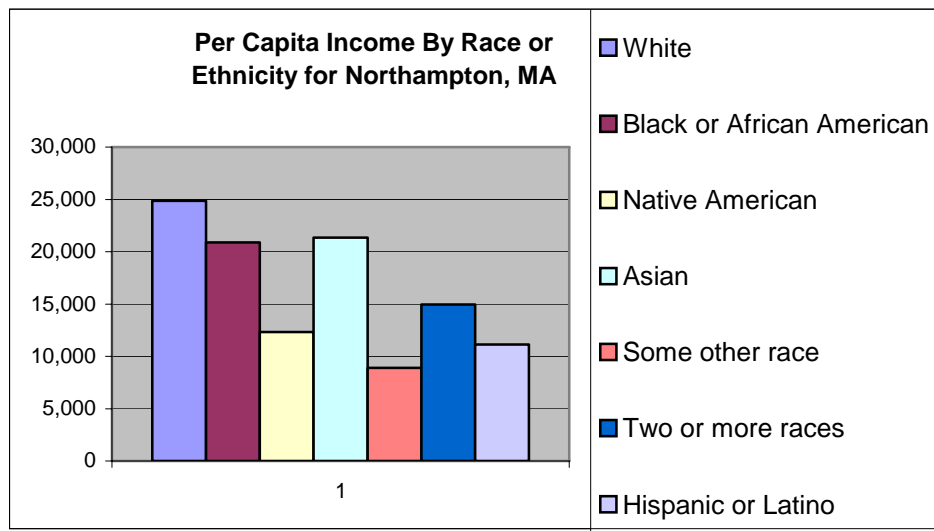
I. Households with one or more people 65 years and over



Income Data

The City's per capita income on the 2000 Census was \$24,022, compared to the state average of \$25,952 and national average of \$21,587. Per capita income of multiracial residents, who make 62 percent (\$14,952) of the City's average per capita income, or Hispanic or Latino residents, who make less than half (\$11,131) the average per capita income. White residents make \$24,869, slightly more than the per capita average.

Per Capita Income By Race or Ethnicity for Northampton, MA



U.S. Census Bureau Fact finder, 2000 Census

As shown by the following charts demonstrating income information, these trends can also be seen geographically within the city. The lowest median income is in census tract 8220, which is also the census tract with the highest percentage of non-white population.

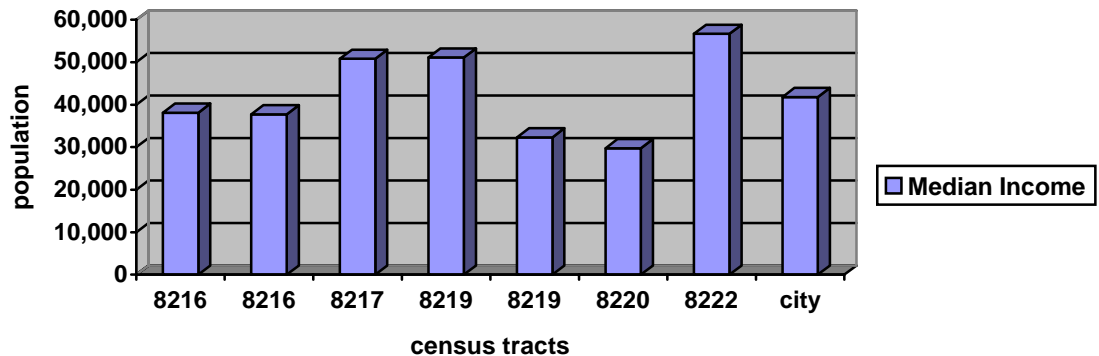
Median Household Income in 1999 by Census Tract

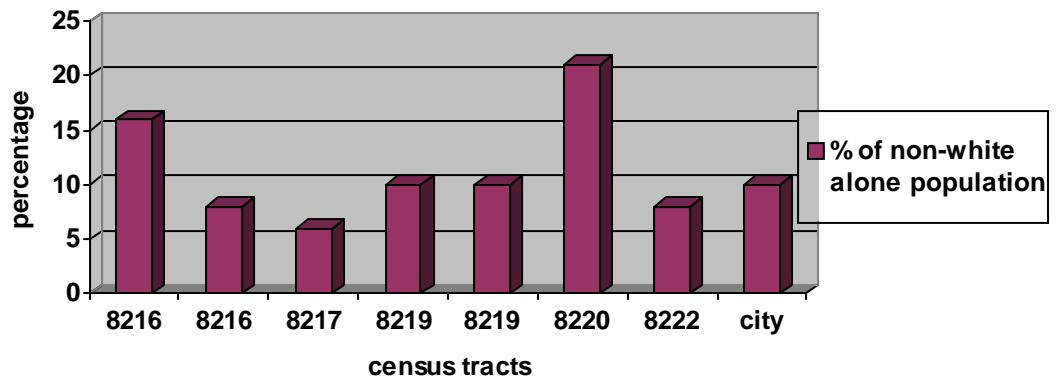
	Census Tract 8216.01, Hampshire County, Massachusetts	Census Tract 8216.02, Hampshire County, Massachusetts	Census Tract 8217, Hampshire County, Massachusetts	Census Tract 8219.01, Hampshire County, Massachusetts	Census Tract 8219.02, Hampshire County, Massachusetts	Census Tract 8220, Hampshire County, Massachusetts	Census Tract 8222, Hampshire County, Massachusetts	Northampton city, Massachusetts
Median household income in 1999	38,083	37,703	50,785	51,103	32,311	29,732	56,659	41,808

U.S. Census Bureau Census 2000

P53. MEDIAN HOUSEHOLD INCOME IN 1999 (DOLLARS) [1] - Universe: Households

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data





CDBG Target Areas by Census Tract / Block Group

Pursuant to program regulations the following census tracts / block groups are targeted for CDBG funds based on income; more than 51% of the households in these areas have incomes below 80% of median income based on family size. [APPENDIX A – CDBG AREA MAP]

<u>Geographic Description</u>	<u>Census Tract, Block & Group</u>
North King Street	8216 01 – 1
Florence	8216 02 – 5
Leeds Veterans Hospital	8217 00 – 3
Central Core / Downtown	8219 02 – 2 8219 02 – 3 8220 00 – 1
Former State Hospital	8219 02 – 4

Geographic Distribution

Area benefit activities will be undertaken in the preceding census tracts. The Office of Planning and Development will work with the Department of Public Works, Recreation Department and the City's Disability Commission to plan for and undertake the following type of activities.

- Roadway improvements
- Sidewalk and intersection improvements
- Curb cuts for access
- Parks and recreation facilities

Consultation Process

The Northampton Office of Planning & Development undertook the following consultation process for the development of the CDBG Consolidated Plan and annual Action Plan. Consultation involved various agencies, organizations, neighborhood groups, City Councilors, City departments as well as other CDBG communities in the Pioneer Valley.

Housing & Homelessness Needs

The City's Community Development Administrator and Housing Planner consulted with the following groups, agencies and individuals:

- ❑ Northampton Housing Partnership / Fair Housing Committee
- ❑ Valley Community Development Corporation
- ❑ Northampton Housing Authority
- ❑ Northampton Board of Health
- ❑ Northampton Council on Aging
- ❑ Hampden / Hampshire Housing Partnership
- ❑ Pioneer Valley Planning Commission
- ❑ ServiceNet Incorporated
- ❑ City of Chicopee - Office of Community Development
- ❑ City of Holyoke - Department of Community Development
- ❑ City of Westfield - Office of Planning & Development
- ❑ Mayor – City of Northampton
- ❑ Planning Director – City of Northampton
- ❑ MA Department of Public Health
- ❑ Cooley Dickinson Hospital
- ❑ Aids Care Hampshire County

Non-Housing Community Development Needs

The City's Community Development Administrator consulted with the following groups, agencies and individuals:

- ❑ ServiceNet Incorporated
- ❑ Northeast Center for Youth and Families Inc.
- ❑ Next Step Housing Collaborative
- ❑ Hampshire County - Council of Human Service Providers
- ❑ Center for Human Development Inc.
- ❑ Northampton Housing Authority
- ❑ Northampton Committee on Disabilities
- ❑ Even Start Program – Northampton School Department
- ❑ Northampton Recreation Department
- ❑ Northampton Department of Public Works
- ❑ Mayor- City of Northampton
- ❑ Northampton City Council
- ❑ Leeds Civic Association

Economic Development Needs

The City's Community Development Administrator consulted with the following persons, groups and agencies:

- ❑ Northampton Chamber of Commerce
- ❑ Economic Development Coordinator – City of Northampton
- ❑ Small Business Coordinator – Valley CDC
- ❑ City of Chicopee - Office of Community Development
- ❑ City of Holyoke - Department of Community Development
- ❑ Northampton Planning Board
- ❑ Planning Director – City of Northampton
- ❑ Leeds Civic Association
- ❑ Mayor - City of Northampton

Citizen Participation

The Office of Planning & Development completed various public meetings, direct mailings as well as the required public hearings with the goal of full community participation in developing the Consolidated Plan and Annual Action Plan.

Public Forums

Several public forums were held at three locations across the City and a power point presentation was conducted at the each location. The presentation outline is noted below, a copy of the presentation and outreach materials are included in **[APPENDIX B]**.

<i>Location:</i>	Ryan Road School	– Geographically Southwest
	Jackson Street School	- Geographically Central
	Leeds School	- Geographically Northwest

PP Presentation Outline:

- CDBG Program Description / Review of Eligible Activities
- National Objective Criteria
- 2000 Consolidated Plan Priority Objectives
- Accomplishment Data
 - Housing & Homelessness
 - Infrastructure
 - Public Facilities and Access
 - Economic Development
 - Planning
- Con Plan Priority Objectives Revisions / Changes
- Discussion – Questions / Comments

Public forum feedback was incorporated within the draft priority needs and reviewed at the subsequent public hearings.

Outreach Actions

Public Forums

The Office of Planning and Development contacted City Councilors, performed outreach to neighborhood groups (Leeds Civic Association and Florence Civic Association) and issued a press release prior to the public forums. OPD will continue to make efforts to hold meetings at geographically diverse locations in order to offer full opportunity for public input. The Planning and Development yahoo list serve and the Hampshire County - Council of Human Services list serve was also used to publicize the public forums and hearings.

Plan Development and Public Hearings

The Office of Planning & Development completed direct mailings as well as the required public notices with the goal of full community participation in developing the Consolidated Plan. The distribution list for the direct mailings and copies of all notices including the required legal notices is included in [APPENDIX B].

Electronic Outreach / The Planning and Development yahoo list serve and the Hampshire County - Council of Human Services list serve was used to publicize the public forums and hearings by e-mail. Additionally, notices were placed on the Planning Department web site and CDBG activities were discussed during the Action Plan presentation at the Northampton City Council meeting May 19th 2005 which was also televised on local cable access television.

Public Hearing Process

The Northampton Office of Planning & Development held three public hearings, the first to review and seek public feedback regarding housing and homelessness needs and priorities, a second to review non-housing community development needs and priorities, and a third to present an overview of the draft Consolidated Plan and Action Plan for public review and comment.

Notices regarding the scheduled public hearings and availability of the draft plans were sent out to social service agencies, community groups, City departments and several e-mail list serves. Public hearing legal notices were also published in the Daily Hampshire Gazette on February 9, 2005. All forum notices and public hearing notices are included in [APPENDIX B].

Plan Publication

A public notice indicating that the City's draft Consolidated Plan and annual Action Plan were available for public review and comment was also published in the Daily Hampshire Gazette on April 30, 2005 [APPENDIX B]. The notice included a listing of priority objectives, CDBG funded activities for program year 22, and noted the availability of the documents at the Office of Planning & Development as well as the City's home page Internet site where the draft plans were posted for public review.

Public Comments

Public comments made at the public forums and public hearings as well as any written comments are included within [APPENDIX B].

Existing Plans and Studies

Existing plans and studies referenced below are available at the Office of Planning and Development and serve as a basis for some of the goals and objectives of the Consolidated Plan and Action Plan. When applicable, eligible CDBG activities have been matched to the goals and priorities of these planning and program documents.

Northampton Vision 2020 Consistency Analysis / June 1999

In early 1999, the Northampton Office of Planning & Development held public workshops and other forums designed to gather public input and guidance on how they envisioned Northampton to be in twenty (20) years. The resulting Northampton Vision and Consistency Analysis was completed and adopted by the Planning Board in June 1999. Many of the concepts and goals remain applicable. Additionally, the City will begin revising the comprehensive land use plan within the next nine (9) months with scheduled completion in 2006.

Vision 2020 Goals:

- ❑ maintain vibrant urban and village centers
- ❑ encourage economic expansion and job creation
- ❑ enhance residential neighborhoods and housing
- ❑ improve multi-modal traffic circulation and parking systems
- ❑ slow traffic to preserve neighborhoods and villages
- ❑ expand open space and recreation
- ❑ preserve traditional land use patterns and avoid sprawl
- ❑ enhance services and facilities which improve quality of life
- ❑ preserve natural and cultural resources and protect the environment

Northampton Economic Development Market Analysis / December 2003

The economic development market analysis completed in December 2003 and priorities developed by the City's Economic Development Coordinator serve as the basis for many of the CDBG priority objectives listed in the Con Plan.

Grow Smart Northampton - Executive Order 418 CD Plan / December 2003

Grow Smart Northampton was produced using funds from the Massachusetts Executive Order 418 program, the document generates the data and tools necessary to support the up coming city wide comprehensive planning process. The Grow Smart Housing Element serves as the basis for the Consolidated Plan housing market analysis and housing inventory.

City of Northampton – Commonwealth Capital and Section 418 Certification / August 2004

Commonwealth Capital is the state's measurement of how sustainable communities are; it designates Northampton as the highest ranked community in the state in terms of its public policies related to sustainability. However, rapid development and housing market demand has stressed the community.

Three County Continuum of Care – Northampton Office of Planning and Development / June 2005

The City of Northampton is the lead agency in coordinating, preparing and submitting the Three County Continuum McKinney Homeless Assistance grant application annually. The continuum includes service providers in Franklin, Hampshire and Hampden Counties (excluding the City of Springfield). The Senior Housing Planner in the Office of Community Development is the lead staff person responsible for this effort. Northampton is the county seat for Hampshire County and acts as a service hub of sorts for human service delivery. The City recognizes that homelessness is not a problem exclusive to our City and that a regional dialogue and coordinated action is necessary.

Plan Development

The City's draft Consolidated Plan and Action Plan were developed based on the process described above. The City published the required notices within a newspaper of general circulation (Daily Hampshire Gazette), made the draft plans available through the City's home page internet site and distributed the documents to the Mayor, members of the City Council and the public (upon request).

Substantial Amendments

A process for determining substantial amendments to both the Consolidated Plan and Action Plan is as follows:

Consolidated Plan Amendments

The City acknowledges that circumstances affecting CDBG priorities over the next five (5) years may change. Local economic conditions as well as other local and regional factors, which affect the housing market and the stock of affordable rental units are subject to change. CDBG priorities included within the Consolidated Plan will be evaluated on an annual basis as part of developing the City's annual CDBG Action Plan. If the City determines that a change of priorities is appropriate or that the high, medium or low ranking of a priority need listed within the Consolidated Plan requires adjustment, a substantial amendment of the plan will be undertaken. This process will include public notice of the change, a 30-day public comment period and at least one public hearing.

Action Plan Amendments

During the course of the program year CDBG funded activities may require budget adjustments based on project related cost overruns or cost savings. Such adjustments will be made only to

activities included within an approved annual Action Plan. At such times the City requires flexibility in adjusting budgets accordingly.

A budget adjustment will be considered a substantial amendment to the Action Plan if it meets the following criteria:

- ❑ An adjustment exceeds 7% of the overall amount of CDBG assistance received for the program year for which a budget adjustment is being made.

Similarly, CDBG funded activities may require programmatic or other changes during any given program year. Proposed changes will be considered a substantial amendment to the Action Plan if they meet the following criteria:

- ❑ There is a change in the size or scope of the activity whereby the activity description included within the approved Action Plan is no longer applicable.

The process for a substantial amendment to the Action Plan will include public notice of the change, a 30-day public comment period and at least one public hearing.

Documentation of the actions outlined above for dealing with substantial amendments to the Consolidated Plan or Action Plan will be maintained by the City and transmitted to the HUD Boston office at the conclusion of the citizen participation process.

Technical Assistance Provision

The City shall make available to community groups, private not-for-profits, City departments and other CDBG sub-recipients, technical assistance regarding eligible uses of block grant funds, completion of the Request for Proposal forms and sub-recipient reporting requirements. Technical assistance will be provided on first come first served basis upon receipt of a written request outlining the type and level of technical assistance required. The City's Community Development Administrator will address technical assistance requests of a minor nature by phone or via e-mail, based on the preference of the person or agency requesting assistance.

Citizen Complaint Procedure

Citizen complaints are defined as those complaints meeting the following criteria:

1. Received by the City in writing.
2. Includes the date, legal name, address and is signed by the citizen making the complaint.
3. The complaint involves the administration or expenditure of CDBG funds included within an approved CDBG Action Plan.

The Northampton Office of Planning & Development will process citizen complaints as follows:

1. An informal meeting will be scheduled with the complainant to discuss the complaint and provide the City the opportunity to offer clarification or request additional information from the complainant.

2. If the complaint is not resolved at that time, the Office of Planning & Development will respond to the complaint in writing within 45 days of the informal meeting or within 45 days of the complainant declining to attend an informal meeting.
3. Copies of the complaint and the subsequent outcome will then be transmitted to the HUD Boston Office, Community Planning & Development Division.

II. HOUSING & HOMELESSNESS NEEDS ASSESSMENT

General Categories of Need

Based on input developed from the vision and consistency analysis for Northampton Vision 2020, the Grow Smart Northampton Plan, the most recent Section 418 Certification, Three County Continuum Goals and Objectives, consultations with service providers and public forum feedback as well as the consultation and citizen participation process, the following general need categories have been identified:

Homelessness Prevention

Data compiled from local shelters indicates that the majority of clients experience “complex homelessness”, in which the obstacles created by poverty are compounded by other issues. Complex homelessness requires a strong prevention program, which recognizes the myriad causes of homelessness.

Unfortunately, few funding sources pay for prevention work. The lack of funding forces agencies to look elsewhere for resources to support housing search and housing stabilization services as well as mediation and outreach services that assist people to secure housing or to remain in their current housing.

Emergency Shelter

Emergency shelter beds that provide short-term accommodations to the homeless population remain a priority. The number of guests provided shelter at local facilities has remained constant while the number of persons and families turned away or placed on waiting lists is essentially unchanged. On average 40 - 50 people are on the waiting list at any one time at the Grove Street Inn, the City's shelter for individuals.

This demand for shelter beds is not atypical within the region or the state. Consistent demand for rental housing has escalated costs for apartments available within Northampton as well as surrounding communities.

The City completed a permanent site for the Interfaith Cold Weather Cot Program (winter overflow program site) and continues to make improvements to the Grove Street Inn. Jessie's House is in good physical condition, however funding for all three programs remains inadequate and undependable. Efforts over the next five years will focus on keeping existing programs operational, maintaining all three shelters, and addressing the deteriorated condition of the Grove Street Inn.

Transitional Housing

Transitional housing is described as housing which provides a programmatic service component to address the specialized needs of the homeless population. Typically transitional housing provides client support services for up to two years allowing persons to “transition” to more permanent housing options. There is still a need for such supported housing in Northampton, although the

current trend seems to favor permanent housing with support services. This would alleviate the need for people to seek out new housing at the end of the two-year period mandated in some transitional programs.

Although 201 units in Northampton are categorized as transitional housing, the majorities are restricted to referrals for special populations. There is a demand for transitional units targeted to the “generic” homeless population, in addition to those targeted for veterans and those with mental illness or substance abuse issues.

Single Room Occupancy Units

Single room occupancy units (SRO’s) address a critical need within Northampton by providing a housing option to people with low and moderate incomes. Many SRO tenants are formerly homeless or in danger of becoming homeless. The City has lost over half of its SRO housing stock over the past few decades, the most recent being the Bay State Hotel in downtown. Of the existing units, approximately 25% are subsidized; additional units will come on line upon the completion of the Go West rehabilitation. A typical SRO rent is \$300-400 per month and most offer weekly rates, which offer low and moderate-income adults an affordable housing option.

Permanent Housing

Permanent housing represents the final level of housing options within the housing continuum and is manifested as affordable rental housing or homeownership. Northampton is a high cost burden community for both of these options. Subsidized housing developments such as Hampton Gardens, Meadowbrook Apartments, and public housing authority units provide much of the affordable rental stock within the City, although private property owners supply some as well. In most cases the placement of low and moderate-income persons within privately owned units without a rental subsidy is rare.

Categories of Persons Affected

Very Low Income Definition

Very Low Income = < 30% of Area Median Household Income

- 1 Person Household Earns less than \$ 13,300
- 2 Person Household Earns less than \$ 15,200
- 3 Person Household Earns less than \$ 17,100
- 4 Person Household Earns less than \$19,000

Low Income Definition

Low Income = < 50% of Area Medium Household Income

- 1 Person Household Earns less than \$ 22,50
- 2 Person Household Earns less than \$ 25,300
- 3 Person Household Earns less than \$ 28,450

- 4 Person Household Earns less than \$ 31,650
- Moderate Income Definition

Moderate Income =< 80% of Medium Household Income

- 1 Person Household Earns less than \$ 33,450
- 2 Person Household Earns less than \$ 40,500
- 3 Person Household Earns less than \$ 45,600
- 4 Person Household Earns less than \$ 50,650

The 2000 US Census reports that there are 2,584 very low income households in Northampton, representing approximately 24% of all households. For those very low income families not already occupying a subsidized housing unit, rent burden is substantial. All very low income households in Northampton pay more than 30% of their income for rent, excluding those who currently occupy subsidized housing. The only option for lessening this rent burden is either a tenant based or project based rental subsidy. For those households not qualifying for a preference placement, obtaining rental assistance in a timely fashion is difficult.

Housing & Homelessness

Nature and Extent of Homelessness

The number of homeless served in Northampton and the region is not decreasing. The search for shelter leads many homeless people to Northampton because the shelter system is safe and respectful, however there is an extreme lack of affordable housing, leading people out of the community, to Holyoke, Springfield and Greenfield. Because people originate from throughout the region, the effort to alleviate homelessness requires both rural and urban outreach and services.

The City's shelter capacity has not been expanded nor is there sufficient affordable housing for people to transition into. As a result, waiting lists continue to grow. The current trend in the individual and family shelters is towards a younger homeless population as well as more working people. Higher percentages of people between the ages of 17–24 are accessing the shelter system, requiring intensive case management due to the high level of need, lack of income and inadequate life skills.

Homeless Individuals

Currently, 20 – 25% of the population at the Grove Street Inn is between the ages of 17 and 24. Of that group many are from the State Department of Youth Services (DYS) or State Department of Social Service (DSS) system. Service providers are seeing young people who have not been prepared for adulthood while in the State social service system. They have low literacy skills, low or no income, a high incidence of unsafe sexual practices, placing them at high risk for HIV/AIDS, other sexually transmitted diseases; and pregnancy. Most have histories of familial sexual, physical and emotional abuse. In addition to these obstacles; 65% of the observed youth have some type of physical, emotional or cognitive disability.

The greater Northampton area has a high number of gay, lesbian and bisexual youth who are often transient from other western Massachusetts communities and Vermont. This population has a high incidence of suicide and unsafe sexual practices.

The homeless population presents a variety of issues including loss of income, family deterioration and violence, in addition to substance abuse and mental illness.

On average, 25% of clients within the shelter system are women. Most have experienced post traumatic stress, and are victims of domestic violence and abuse. Close to 70% of the women have little or no work histories or employment skills.

Typically, 30% of the homeless are Veterans, many of whom are not eligible for or are resistant to the services provided by the Veterans Administration and other programs on the VA Medical Center in Leeds (a village within Northampton).

An average of 25% of individuals who reside in shelters have active work histories; and an additional 25% are able to acquire part or full time jobs, or enroll in an educational or training program while residing in shelter facilities.

Overall 40% of emergency shelter residents are at high risk for recidivism within one year of leaving the shelter.

Homeless Facilities & Needs

Grove Street Inn A 20 bed homeless shelter for single men and women, open year round, 24 hours a day. Staffing consists of three full time employees and four part-time. The waiting list usually contains 40-50 names; average time on the waiting list is one month. On average 170 are served annually, with a typical length of stay being 70 days. Roughly 76% of those served are able to secure housing and those that cannot recycle through the system or relocate outside of Northampton and the region.

Grove Street is the only year round shelter in Hampshire County which encompasses a 700 square mile geographic area. Funding comes from the following sources:

State Department of Transitional Assistance
United Way
Northampton CDBG program
Shelter Sunday Fundraising
Grants / Other Fundraising

This 14-room farmhouse located at the former Northampton State Hospital is owned by the City and leased to ServiceNet Inc. a human service agency that operates the shelter. The primary self stated reasons for homelessness were eviction and substance abuse. Other reasons stated were loss of income, new to the area, temporary displacement, health reasons, fire/disaster or chronic homelessness.

Conversations with staff indicate the following trends and needs at Grove Street:

- Building assessment and long term facility plan needed
- Grove gets about 800 calls a year
- Clients served went from 220 last year to 260 served this year, a substantial jump
- Operation needs at least one additional full time employee to get back to a acceptable service level (Grove lost 1.5 employees two ½ years ago due to state budget cuts).

Jessie's House A homeless shelter, in operation since 1983, Jessie's House is the only family shelter in Hampshire County. Capacity is eight (8) families, depending on household composition. About 90 requests for shelter are received each month and generally, on average 42 families are served each year.

Jessie's House is the only year round shelter in Hampshire County for families which encompasses a 700 square mile geographic area. Funding comes from the following sources:

State Department of Transitional Assistance
 United Way
 Northampton CDBG program
 Shelter Sunday Fundraising
 Grants / Other Fundraising

The primary reasons for homelessness were eviction, new to area, fire/disaster, family violence, substance abuse, temporary displacement, and loss of income.

Conversations with staff indicate the following trends and needs at Jessie's House:

- Kitchen update and renovation required
- Operation needs at least one additional full time employee to get back to desired service level (Jessie' House has lost two FTE's the past year)
- Families served are increasingly struggling with wide ranging barriers to self sufficiency (lack of education, substance abuse, limited life skills)
- A recent decline in referrals from DTA case referrals have caused budget stress to this program

Hampshire County Interfaith Community Cot Program This program was developed in 1994 to address the additional need for emergency shelter for individuals during the winter months.

ServiceNet, Inc. provides paid staffing and administrative oversight for the Cot Program. Interfaith volunteers provide overnight staffing support and meals. The program operates from 5:00 p.m. to 7:00 a.m. seven days a week at a permanent location on Center Street. The volunteer force numbers between 300 – 400 people and is essential to the continued operation of this program. Service linkages are made through outreach workers from the Department of Mental Health as well as housing search workers and housing service caseworkers.

Interfaith Cot Shelter funding comes from the following sources:

State Department of Transitional Assistance

United Way
Northampton CDBG program
Shelter Sunday Fundraising
Grants / Other Fundraising

Conversations with staff indicated the following trends and needs:

- The year just ended was a demanding season; numbers are up and continue to rise over the past few years
- Served 222 persons in 2005 up from 198 persons in 2004
- 20 – 25 % are under 24
- 20% veterans, the remainder are 35 – 50 years of age
- Staff funding to maintain the program is the primary need

Unsheltered Individuals

The Massachusetts Department of Mental Health outreach worker assigned to Northampton reports that there are generally between 25 and 35 unsheltered individuals on the street at any one time, and approximately 30 more doubled up with friends and/or families. These numbers are subjective and are based on the most recent experience of the DMH outreach worker and anecdotal data provided by the Northampton Police Department, Community Services Division. The locations where the homeless congregate are relatively well known to the police and service providers.

Numbers swell in the summer, particularly the homeless youth population. The unsheltered older adult homeless are usually actively drinking or using drugs and/or mentally ill and uninterested in detox or other support services. Many of the younger homeless appear and then disappear, moving among several households or outdoor locations.

Services for Homeless Individuals

The point of entry for homeless individuals accessing the care continuum in Northampton is either the Grove Street Inn or the Interfaith Cot Shelter Program. If a homeless person comes to the Cot program first, they are informed about Grove Street as an option for continued shelter, as well as the opportunity for comprehensive case management. About one third of the guests at the Cot program move on to Grove Street. People looking for shelter at Grove Street are often referred to the Cot program until a bed opens up at Grove Street.

DMH outreach staff, and housing search workers visit the Cot shelter site and Grove Street Inn to help guests find housing as well as access other services (detox, substance abuse programs, health clinics, clothing, income sources). When the Cot program shuts down at the end of each season ServiceNet operates a homeless drop inn center at the cot location; year round beds are provided only at the Grove Street Inn.

The College Church Health Clinic, held on Tuesday evenings, is staffed by volunteer doctors and dentists who provide basic health services to anyone in the community regardless of ability to pay.

The Manna program housed at Edwards Church provides free meals to people four times a week year round. Over 200 meals are served each week. The Northampton Survival Center provides food, clothing and household items to people in need. The Salvation Army also supplies services to address basic needs, in addition to emergency coverage for travel to shelter and medical appointments. The Salvation Army also administers the McKinney Rental Assistance Program, which provides \$300 towards rent to facilitate the movement of persons from shelter to permanent housing.

Next Step Collaborative

Due to the size and scale of the community and the true collaborative nature of service provision in Northampton, providers work together to insure that each person has access to the services they need in order to achieve self-sufficiency. Although services are under funded and could be expanded, the basic shelter and support system is in place and is well coordinated. The Next Step Collaborative is a loose association of area providers that meet regularly to discuss trends and common issues.

Individual Needs

Case management workers at the individual shelters believe the greatest obstacles to moving people out of the shelter are the lack of affordable housing and lack of jobs paying livable wages.

Housing search workers find placements for people outside of Northampton, primarily in Greenfield, Holyoke, Springfield and Easthampton. People fortunate enough to acquire Section 8 certificates face challenges using them in Northampton because of the high cost of rental housing. Increasing rents in Greenfield and Easthampton is complicating this scenario further, as those housing markets become tighter.

The affordability gap between start up wages and housing costs in Northampton is widening. Even at a salary of \$10 an hour and an annual salary of \$19,500, an individual cannot afford the average rent of \$ 650 a month for a one-bedroom apartment. This rent level would require a salary of \$22,286.

The housing affordability gap in Northampton has recently been outlined and publicized by the Northampton Housing Partnership / Fair Housing Committee. The Northampton Housing Affordability Chart is included in [APPENDIX C].

Strategy

The City, in collaboration with community volunteers and service providers, has made great strides in creating a solid homeless sheltering system that serves Hampshire County. A formal relationship has been structured between volunteers and ServiceNet to operate the Interfaith Cot Shelter. The shelter offices are being utilized as a drop in center during non-cot shelter months. The volunteer group has incorporated as a non profit named Friends of Hampshire County Homeless Inc.

The community has made a decision that no financial resources will be expended on increasing shelter capacity for individuals. It is felt that the Cot Program, the Grove Street Inn and Jessie's House will be available and the focus will shift to creating affordable housing opportunities at other phases within the continuum. One exception may be the creation of a "safe havens" site that would serve chronically homeless persons unwilling to engage the traditional shelter system.

Homeless Families / Unsheltered Families / At Risk Families

Homeless families served at Jessie's House increasingly present with complex issues that make self-sufficiency a difficult challenge. These issues are sometimes cultural; but many times deal with substance abuse, limited education and life experience, child neglect, family dysfunction and very limited life skills.

Housing search workers and others involved with the delivery of housing services estimate there are between seven and eleven unsheltered families in the City at any one time. Many of these families are staying with friends or relatives, however, when a doubling up situation falls apart, a family can be left without resources.

Jessie's House provides two community rooms for families not eligible for a Department of Transitional Assistance funds. All other rooms at Jessie's House are funded through DTA cases / slots.

Many families unable to meet DTA requirements depend on help from families and friends while they await a Section 8 voucher or a referral to an affordable unit. In most cases, these referrals are to dwellings in Easthampton, Holyoke, Hatfield, Hadley, South Hadley or communities in the surrounding hill towns.

Services for Families

Most of the services available to homeless families come from the support staff at Jessie's House. A childcare program provided on site allows parents to pursue employment or educational opportunities. Counseling is provided around parenting issues, substance abuse, budgeting and life skills development. A six-month to one-year follow-up service component reduces recidivism. Other agencies such as the Salvation Army, Red Cross, and Survival Center also provide assistance.

The housing search worker at Jessie's House works closely with housing search staff to identify potential units. These units range from public housing family units, other subsidized housing developments and in rare cases market rate affordable housing and section 8 certificates

Family Needs

Homeless families not eligible for DTA assistance present the greatest challenge to the family system. A recent upsurge in non-eligible homeless families has resulted in lost funding from unfilled DTA slots. This situation has caused stress to the family system, resulting in the closing of the Orange Family Inn. At Jessie's House 1.5 FTE's have been lost over the past 9 months and the shelter is facing a significant program deficit as it approaches the end of this fiscal year.

Maintaining the current system including support services and transitional housing options as well as creating new affordable housing units; both rental and homeownership, remain the primary needs for families.

Special Needs Housing / Sub-populations

Elderly/ Frail Elderly

According to the Northampton Council on Aging and homeless service providers, elder homelessness is not an apparent problem. Most elders own their own homes, although it is difficult to assess whether financial or familial changes could result in the loss of those homes. The housing issues for the elderly appear to be affordability and taxes. Requests for housing that come into the COA are either referred to the Housing Authority and/or information is provided about what is available in the private market. Due to the presence of a high number of younger disabled in some elderly public housing complexes, most elderly look towards the private market if they have the financial means. If an elderly person were to become homeless, however, the Housing Authority is a valid resource.

Persons with Severe Mental Illness Only

Shelter providers report 10-20% of the people they see annually are struggling with only mental health issues. Many more within this sub-population have substance abuse issues as well. The Cot program reports that of the six to eight persons which return year after year, the majority are chronically mentally ill. It is for that reason that the City and service providers have begun the discussion of creating a Safe Havens program to address the needs of this sub-population.

The Department of Mental Health, Northampton Community Services Division, estimates an average of 35-50 people with mental illness at risk of homelessness annually. For the size of the community, this is a relatively large population of mentally ill, and is due to the closing of the former Northampton State Hospital, in the early 1990's. Many patients were moved into residential programs within the community.

Community placement professionals at the Department of Mental Health confirm that clients being case managed locally cannot live here without housing subsidies. Also, because subsidies are difficult to access, the DMH service contract with the local vendor, ServiceNet, Inc. must include housing assistance. When clients are no longer in need of daily case management services and can function more independently, they cannot afford living situations strictly on Social Security Insurance (SSI) or Social Security Disability (SSDI) incomes. Many end up having to move to less desirable accommodations outside of Northampton.

The provision of safe, decent housing for DMH clients in Northampton cannot be done without subsidies and is becoming increasingly difficult in Franklin and other parts of Hampshire County. This situation is less severe in Holyoke, Westfield and Springfield.

Homeless mentally ill make up about 10-20% of the sheltered population. DMH outreach workers visit Grove Street and the Interfaith Cot program regularly, in addition to "on the street" outreach for

those unsheltered. There is agreement among area service providers that the window of eligibility for DMH is much too narrow, making direct referrals difficult in most cases.

An SRO Outreach Worker provides services to residents of SRO's, some of whom may be mentally ill, and some of whom are either DMH service resistant or are not eligible for case management.

Persons with Developmental Disabilities

Shelter providers report seeing 1-2 persons annually with developmental disabilities. The Western Massachusetts Regional Office of the Department of Mental Retardation (DMR) supports over 4,000 individuals with mental retardation that reside in the four counties of Western Massachusetts. The state of supportive housing and related needs consists of the following:

- There are 1,273 adults who are living and being supported by DMR in existing residential programs in the area.
- Some of this housing needs to be upgraded either for handicap accessibility or for general repair
- Approximately 25 young adults leave residential school placements annually when they reach the age of 22 who then seek residences in the general community
- Many of the above mentioned individuals need housing consisting of two to four bedrooms and wheel chair accessible and/or housing with sleeping and living space at grade level due to difficulty negotiating stairs.

Northampton is in the DMR's Franklin/Hampshire Area. The adults residing in the area require residential services and there are typically six individuals every year coming out of residential schools. Any number of those people would seek supportive housing in the City of Northampton. There is a need for rehab and/or total replacement of a portion of that housing stock, although those that are currently housed are not at risk of homelessness.

Persons with Physical Disabilities

Staff at the Cot Program did not have wheel chair bound people request shelter. If any had come forward, they would have been referred to the handicap accessible room at the Grove Street Inn.

The Stavros Foundation in Amherst advocates for people with physical disabilities in Hampshire County and processes thousands of requests for housing in the area. According to Stavros staff, disabled people looking for housing in Northampton are referred primarily to the Northampton Housing Authority. The NHA has an inventory of 12 units; three at Tobin Manor, three at the Walter P. Salvo House, and six at the McDonald House. The waiting list is usually between three and five but turnover is infrequent.

Stavros utilizes Mass Access, a free service administered by CHAPA which links people searching for accessible/affordable housing with appropriate units. The database includes 2300 developments across the State, organized by size and accessibility features, to assist people with their search.

When the issue of accessibility is coupled with affordability, choices become severely diminished. Any one of these families or individuals unable to locate appropriate housing is at risk of homelessness. The Council on Aging has noted some demand within the home repair program to address accessibility issues in homes occupied by non-elders. City sponsored housing activities should address accessibility and include accessible units when feasible.

Persons with Substance Abuse Issues

A large percentage of our sheltered and unsheltered homeless population experience problems with substance abuse. The Massachusetts Department of Public Health (DPH) has a cap on the western Massachusetts detox beds; Holyoke and Pittsfield are the locations of the detox program available in the region.

According to a representative from Cooley Dickinson, the local hospital, most people are not in need of medical detox as much as support services after detox. The hospital does serve people who have mental health and/or medical conditions in conjunction with the alcoholism. If medical detox is not required, the hospital emergency room will sometimes pay for transportation to another location.

Persons with HIV / AIDS

Data was requested from AIDS Care of Hampshire County. Statistics that are available come from the Massachusetts Department of Public Health (DPH) and only reflect the number of diagnosed AIDS cases. Those numbers in turn, are dependent on the reporting ability of physicians and do not include people with HIV only.

The case manager at AIDS Care reported that housing search in Northampton is extremely difficult. Five clients have left the area recently because they were unable to find housing locally. The search plan usually involves getting people onto Section 8 waiting lists all over the State, in hopes of getting one that can be used locally. Unfortunately, locally rarely means Northampton. If any housing is found, it is most often either in Chicopee, Holyoke or Springfield. Most recently, some Section 8 certificates issued specifically for people with HIV/AIDS came to Franklin County from the Justice Institute in Boston. The providers in that area did not have anyone on their waiting list, so they were able to be used locally and two did find apartments in Northampton. It is rare, however, that the State releases Section 8 certificates for this population.

Most clients waiting for a Section 8 certificate double up with friends or families. Often this occurs in public housing and places the resident household at risk of eviction. Clients sometimes find themselves in substandard housing. Some clients of AIDS Care spend their entire disability check on rent for a SRO unit, as the only other option is to leave the area. AIDS Care works directly with River Valley Counseling Center's housing search person who covers Hampshire and Hampden Counties.

Advocates at AIDS Care said a small house for 6-8 individual clients and a small family could be filled immediately in Northampton because people want to stay in this area. The clients are predominantly male, but some women and children are seen.

There are homeless people with HIV/AIDS in Northampton. The AIDS Care case manager reports that 10% of her 50 person caseload are housed in the Cot Program, the Grove Street Inn and Jessie's House. Referrals are made to Miracle House and the Imani House in Hampden County, although the client must be Section 8 eligible.

Battered Women

Safe Passages Inc. is a Northampton based agency that provides emergency and support services for women and children affected by domestic violence. The agency provides emergency shelter, crisis intervention, a 24-hour crisis hotline, support groups, peer counseling and legal advocacy.

The City's only shelter for battered women housed approximate 12 families (women and their children) and has capacity limited to three women and four children at one time.

The overwhelming majority of women served are low income. Staff advocate not only for the women in shelter situations, but for women who use their services through schools, medical institutions, housing authorities, the Department of Transitional Assistance and the Department of Social Services. They also assist women in learning personal financial skills and long term planning.

The expansion and preservation of safe and affordable housing is a highly critical issue for this at-risk population. Many battered women and their children double up with family or friends, placing those families at risk for eviction. The importance of maintaining priority status for public housing admission for victims of domestic violence is important.

Veterans

The United Veteran's of America (UVA) operates a shelter and provides outreach services to veterans in Western Massachusetts. The outreach worker networks extensively and receives referrals from the City's veteran's agent, courts, prisons, local police, service providers, and other veteran organizations. Through this process, veterans who are homeless or at risk of homelessness are made aware of available services.

The UVA shelter, located at the Veterans Administration Campus in Leeds, is a dry program (no alcohol) and charges rent which in some circumstances results in veterans seeking other alternatives. These veterans generally appear at the Cot Program and/or Grove Street Inn.

At-Risk Low Income Individuals and Children

Individuals and families who are currently housed but at risk of homelessness generally have insufficient incomes to cover living costs. Frequently these at-risk populations also lack appropriate budgeting skills. The primary prevention activities that occur in the local care continuum are the housing search activities and until recently the housing mediation programs administered by the Hampshire Community Action Commission.

In many cases people often wait until the last phases of an eviction process before they seek help. There are several reasons for this, which center on pride, denial and hopelessness. If a household

is facing eviction due to lack of rent payment and there are no resources to pay the rent, the individual/family often waits until the tenancy is terminated, then attempt to find new housing.

If the problem is brought to the attention of a housing mediator outside of the summary process court action, often an arrangement can be made with the landlord. If the case ends up in court, the mediators attempt to work out an agreement to sustain the tenancy. Tenant mediation is a very successful program; unfortunately HCAC has experienced significant financial problems and will no longer provide this service. It is a critical need that the City work to renew with other housing service organizations.

Singles

Single people have limited opportunities for subsidized units available through rental assistance programs unless they are disabled. Subsidized SRO units are in short supply and have limited vacancies. The numbers of people on the Grove Street wait list indicate a significant population of single people at risk.

The largest obstacles for individuals, which compromise tenancies in assisted housing or SRO's is reoccurring substance abuse and mental illness. People unable to keep up with bills and life obligations will always be at risk of homelessness. Assigning a number to this population is difficult and not all SRO residents have these characteristics. Many of these people prefer SRO living due to the simplicity and low cost and select these units as their permanent housing.

Large Families

Large families have limited opportunity to find affordable housing in Northampton. Only six 4 bedroom units out of 629 exist in the public housing inventory. Private market units of this size are virtually non-existent. If they do exist, they are usually found in single family or two family homes, as opposed to apartment buildings. The 2,000+ University of Massachusetts student population living in Northampton often occupy those that become available. Many times these larger houses and apartments get passed on to other students through word of mouth and rarely are available on the open market.

With the influx of Cambodian and Hispanic families that tend to be composed of more members, the problem is exacerbated, placing them at risk of homelessness. This scenario is occurring with increasing frequency as families come to the area expecting to find housing they can afford and are then faced with the lack of availability and the long housing assistance waiting lists.

Moderate Income Households

Moderate income households may have greater financial capabilities to find and retain housing but lack of affordable housing stock in general and high market prices for both rentals and home purchases makes this situation difficult. A multitude of factors could put a family or individual at risk. These factors might include: loss of job, family disintegration, and onset of physical disability.

Renters

Renters are traditionally in more precarious positions than homeowners because they are subject to the actions of the landlord and/or property management firms. Property owners control who secures apartments (fairly or unfairly), and they can remove units from the market for a variety of reasons such as presence of lead paint or desire for quiet and privacy.

Other Support Services for Homeless or At-Risk of Homelessness

The Salvation Army, the Survival Center, Safe Passage, The Housing Discrimination Project, Northampton Housing Authority, the Red Cross and various economic opportunity programs are available to all income eligible members of the sub-populations described above.

Transitional & Permanent Housing

A healthy community offers a range of housing opportunities for people with a range of incomes. A shortage of any one housing type has an impact on other sub-populations. The housing continuum of care begins at the homelessness prevention and emergency shelter phases. This section of the Needs Assessment will discuss the transitional and permanent housing phases of the continuum.

Transitional Housing / Existing Facilities

With the exception of the Florence Inn and the planned Paradise Pond Apartments, all transitional housing in Northampton is designated for specialized populations. The resources are as follows:

The Valley Inn A residential facility operated by ServiceNet, Inc. for homeless persons with mental illness. It has a 12-room capacity and individual rooms are subsidized under the Massachusetts Rental Voucher Program. The program is funded by the Department of Mental Health (DMH) and serves an average of 25 people annually. Referrals into the program are through DMH.

Hairston House A residential facility administered by Dickinson Programs, the community services component of the local hospital. The program serves 17 adult men with alcohol and substance abuse issues. Residents stay in the house for an average of three to six months. The program is funded by the Department of Public Health and Cooley Dickinson Hospital and serves 65 to 75 people annually.

Clients are admitted through self-referrals and court referrals. The waiting list is generally about 50 people at any one time. The average time on the waiting list is three months. Rent is paid on a sliding scale but does not exceed \$75 per week. Residents on disability or working contribute a portion of their income towards rent, while residents receiving food stamps contribute to the house food budget. Upon completing the program some residents move on to the Alliance for Sober Living house, the units of the Northampton Housing Authority, Valley CDC; or the Florence Inn. Others return to families or secure their own apartments.

United Veteran's of America (UVA) Homeless Shelter and Transitional Housing Program

Located on the Veteran's Administration Campus in Leeds (a village within Northampton) but not affiliated with the VA, the UVA operates an 80 bed emergency shelter and a 35 person transitional

housing program. Rent is charged in both facilities and both are alcohol free (dry) programs. Educational and employment linkages and case management services are available. The programs draw clients from the greater New England region.

The YWCA Transitional Living Program A program for formerly battered young mothers with children. Supportive housing is offered to five families, with services focusing on counseling, case advocacy and educational / vocational training, families are assisted annually with rent being subsidized through the MRVP Program.

The Florence Inn A residential SRO owned and operated by ServiceNet, Inc. for formerly homeless men and women. There are 14 rooms and rent is subsidized through the Section 8 Moderate Rehabilitation Program. Direct referrals come from the Grove Street Inn, Hairston House, the Cot Shelter and the community at large.

Go West The Valley CDC will complete renovations at Go West in the fall. This SRO will provide enhanced units with baths and kitchenettes, several units will be directly provided supportive services through the McKinney program.

Single Room Occupancy Housing (SRO's) Many of the privately owned SRO's in the community function as transitional housing but are not formally categorized as such. The City has recognized the importance of the SRO housing as a resource for persons of moderate means; the City continues to seek ways to preserve these units and ensure they meet housing quality standards.

Needs

The need for transitional housing has been longstanding in Northampton. People become stuck in the emergency shelter system without appropriate housing to move onto. Each program described above addresses only a fraction of the demand.

Due to shifting funding trends, the region currently provides no comprehensive specialized transitional housing services to young adults who have transitioned out of the youth services system because of their age.

Permanent Supported Housing

SRO's To the extent that the SRO Outreach Coordinator is able to address the needs of SRO tenants, it could be stated that the buildings she visits are part of the "supported housing" inventory. Services provided include transportation to public and social service providers, eviction prevention, linking tenants with income resources, skills and job training programs, medical and mental health assistance, and budgeting assistance. Most importantly, individual contact from the coordinator combats the isolation one can feel in fragile states of mind which many of the SRO tenants experience. Unfortunately, one full time staff person cannot devote adequate time to the residents in all 15 buildings in need of these services.

Massachusetts Department of Mental Health This agency provides support for 65 persons with mental illness, living independently in the community or in supported apartments.

Massachusetts Department of Mental Retardation This agency provides support to 267 individuals in residential placements in Hampshire and Franklin counties. In 1995, the agency reported providing support to 40 adults in independent living situations in Northampton, including five staffed apartments with 24 hour supervision.

18 Summer Street Owned and operated by the Alliance for Sober Living, a private not for profit organization, this house is a spin-off project by volunteers associated with Hairston House and provides next step housing for Hairston House graduates. The house provides a co-ed sober living environment and currently houses one female resident. The eight rooms are always filled, with an annual turnover rate of 25%. The waiting list is informally kept and the average length of stay is six months although it is considered permanent housing. There are no actual programs offered at the house and members are not required to access services, but, Board members offer support to residents when requested and people are asked to leave if sobriety is not maintained. Rents are generally \$60 to \$70 per week and the house has become self supporting. An earlier CDBG allocation assisted the group with acquisition of this property and additional monies have been awarded for building improvements. Most importantly, neighborhood acceptance has been earned, after some initial trepidation.

The Program Director reports that there exists a demand for additional sober houses such 18 Summer Street. If the Board of Directors had an opportunity to purchase a second property for a reasonable amount, they would pursue it. This will be explored in the next few years.

Permanent Housing

The last phase of the housing continuum is often the most difficult to achieve for people with limited means and inadequate life skills. For some, the best solution is supported housing, rather than independent living. Permanent housing can either be secure rental housing or homeownership. It is defined as the type of housing that best suits the needs of the consumer. Publicly assisted units can offer a great resource to those with very low, low, and moderate incomes, and some may find safe affordable units in the private market, however, there is not enough of either in the Northampton housing inventory.

Housing for Special Needs Populations

As stated above, most of the transitional housing facilities and services that exist in Northampton are for special needs populations. The Valley Inn and Hairston House only accept people with mental health and substance abuse issues. The residential programs of DMH and DMR also serve targeted population segments. Safe Passage and the YWCA serve battered women and their children.

There is currently one Section 689 public housing development for people with special needs in Northampton, which serves seven households. There are 12 additional handicap accessible units in the Northampton Housing Authority inventory. No housing specifically for individuals with HIV/AIDS and their families exists locally.

Lead Based Paint Hazards

Due to the high percentage of older housing stock in Northampton (over 50% of the City's housing units are over 50 years old), lead paint has been a priority health concern. Data from the Massachusetts Department of Public Health (DPH) reveals that the number of children with prevalent lead levels has been dramatically reduced between 1995-1999 statewide. The DPH does not consider Northampton a community with lead-based paint concerns within the State's top quintile. Such achievements may reflect an increase in lead paint poisoning awareness and the promotion of the abatement programs over the last five years.

Since 1995, 47 households and seven non-residential sites have reported de-leading efforts to the Northampton Board of Health.

De-leading efforts over the last five years have occurred at various sites throughout the City and have been executed by independent contractors. The Northampton Board of Health reports that lead paint poisoning among low-income families residing in larger apartment complexes appears to be a minor issue. The majority of multi unit low-income housing in Northampton was constructed after lead paint laws were in place.

Lead Paint Unit Estimate

According to the US Census Northampton contains 5,681 owner occupied units and 5,742 rental units. Of these rental units approximately 1,071 are free of lead paint hazards and are occupied by low / mod income households. These include the City's public housing inventory (612 units) and the two Section 236 housing developments (459 units).

The City has assumed that of the remaining rental units (4,671 units) 80% were constructed prior to 1974 and contain lead paint (3,736 units). Of this number it is estimated that 33% are occupied by low / mod income households for a total rental unit number of 1,270. The City also estimates that there are 100 owner occupied low / mod income units containing lead paint for a total unit estimate of approximately 1,370.

This estimate makes no assumption that all of these households have children under age seven or that all 1,370 units have lead paint hazards. As outlined within the City's CDBG Consolidated Plan, the Massachusetts Department of Public Health does not consider Northampton a community with lead-based paint concerns within the State's top quintile. Similarly, the Northampton Board of Health did not identify lead paint hazards within low / mod income households as a high priority need for the allocation of block grant resources.

Lead paint abatement has been identified as a low priority need for block grant resources. Abatement will be considered for units participating in the City's housing rehabilitation program based on the presence of children in the household and the requirements of the federal CDBG lead paint requirements. The City will also assist housing rehabilitation program participants in accessing other resources such as the Massachusetts Housing Finance Agency "Get the Lead Out" program.

III. HOUSING MARKET ANALYSIS

The City of Northampton is committed to:

1. Preserving all existing affordable housing. Northampton has large affordable housing projects and large numbers of other affordable units scattered around the community.
2. Developing approximately 120 new units of affordable housing at the Village at Hospital Hill (the former state hospital).
3. Developing scattered site affordable housing in all appropriate areas.

HOUSING INVENTORY

Geographical Delineation of the Market Area

The City of Northampton, settled in 1654, covers 35.69 square miles and includes 22,840 acres. It is located in the Pioneer Valley of western Massachusetts along the Connecticut River. It serves as the county seat for Hampshire County and is the primary commercial and service center for a five college area including Smith College, the University of Massachusetts, Amherst College, Hampshire College and Mt. Holyoke College. The housing market delineation for the purposes of the Consolidated Plan is the political boundaries of the City of Northampton.

Rental Housing

How much rental housing already exists? The 2000 Census indicates that there are 12,405 total units; 11,880 of which are occupied. Of that universe, 5,525 are rental units, 46% of the total. The report states that 9,885 people comprise the rental population, with an average household size of 1.79. (Census Table H7 "Tenure")

Statewide, 38.3 % of all housing in Massachusetts was renter occupied (35% for communities other than Boston).

How much of Northampton's rental housing is subsidized?

The inventory of subsidized housing compiled by the MA. Department of Housing and Community Development indicates a total of 12,282 year round housing units, 1,393 of which are considered Chapter 40B units, or 11.34% of the total inventory. (www.state.ma.us/dhcd/components/hac/HsInvRev.pdf)

What kind of housing is rented? A breakdown of unit type and associated resident population is located in the table below.

Rental Unit Type and Population

Unit Type	Total Units	Total Residents
Single Family Detached	564	1,258
Single Family Attached	168	370
Two Family	939	1,802
Three or Four Family	1,231	2,032

Five to Nine Units	1,079	1,819
Ten to Nineteen Units	623	894
Twenty to Forty Nine Units	416	578
Fifty or More Units	496	562
Mobile Homes	9	16

Census table H32 "Tenure by Units in Structure

For comparison, in 2000, 9.6% of all rental housing in Massachusetts was located in single family homes. In Northampton, it is 13%. (564 + 168 = 732 divided by 5,525 = 13%)

Age of Northampton Rental Housing Stock

Renter Occupied	Total 5,525
Year Built: 1999 to March 2000	8
1995 to 1998	20
1990 to 1994	79
1980 to 1989	392
1970 to 1979	825
1960 to 1969	645
1950 to 1959	578
1940 to 1949	551
1939 or earlier	2,427

US 2000 Census: Census Table H36 "Tenure by Year Structure Built"

Age of Massachusetts Rental Housing Stock

1990-3/2000	1980-1989	1970-1979	1960-1969	1950-1959	Pre-1950
4%	9%	15%	12%	11%	49%

Profile of Renters and Rental Demand

The Census table indicating household income in 1999 by gross rent as a percentage of income is shown below. A local supply of rental units available at a variety of rental rates allows for choice within the housing market. This table shows the percentage of renters who are paying more than 30% of their income for rent. 30-45% of gross income is considered the maximum reasonable expenditure for housing costs.

Rent as % of Gross Income

Gross Rent as % of Household income in 1999 for the City of Northampton.	
Total:	5,518
Less than \$10,000:	1,027
Less than 20 percent	30
20 to 24 percent	92
25 to 29 percent	182
30 to 34 percent	64
35 percent or more	548
Not computed	111

\$10,000 to \$19,999:	916
Less than 20 percent	119
20 to 24 percent	55
25 to 29 percent	62
30 to 34 percent	84
35 percent or more	532
Not computed	64
\$20,000 to \$34,999:	1,352
Less than 20 percent	260
20 to 24 percent	198
25 to 29 percent	360
30 to 34 percent	121
35 percent or more	365
Not computed	48
\$35,000 to \$49,999:	944
Less than 20 percent	344
20 to 24 percent	303
25 to 29 percent	198
30 to 34 percent	50
35 percent or more	41
Not computed	8
\$50,000 to \$74,999:	905
Less than 20 percent	702
20 to 24 percent	123
25 to 29 percent	35
30 to 34 percent	13
35 percent or more	0
Not computed	32
\$75,000 to \$99,999:	218
Less than 20 percent	205
20 to 24 percent	0
25 to 29 percent	7
30 to 34 percent	0
35 percent or more	0
Not computed	6
\$100,000 or more:	156
Less than 20 percent	148
20 to 24 percent	0
25 to 29 percent	0
30 to 35 % +	0
Not computed	8

In summary, of 3,072 (3,295 – those not computed) Northampton renters earning less than \$35,000 = 1,714 or 56% paid at least 30% of their gross income for rent and utilities. 1,445 of the 3,072 or 47% of those households paid 35% or more for housing costs.

For comparison, in 2000, 36.4% of Massachusetts' renters and 58.5% of all renters earning less than \$35,000 paid at least 30% of their gross household income for rent and utilities.

Another 2000 Census chart indicates a figure of 1,818 households paying more than 30% of their income for gross rent, 33% of the total.

Gross Rent as a % of Household Income For Northampton

Gross Rent % of Household Income/ Renter Occupied units	Northampton
Total:	5,518
Less than 10 percent	241
10 to 14 percent	648
15 to 19 percent	919
20 to 24 percent	771
25 to 29 percent	844
30 to 34 percent	332
35 to 39 percent	273
40 to 49 percent	403
50 percent or more	810
Not computed	277

Census Table H69 "Tenure Gross Rent % of Household Income"

How much do renters pay? The census information is provided below; however, getting accurate rental rate information in Northampton is difficult. Due to the high number of rental units located in one and two unit structures, landlords, particularly owner occupants have been reluctant in past survey efforts to reveal such information.

Gross Rents of Occupied Units in Northampton

Northampton Median Gross Rent	\$647
Total number of units:	5,518 units
With cash rent:	5,320 units
Less than \$100	41 units
\$100 to \$149	90 units
\$150 to \$199	349 units
\$200 to \$249	158 units
\$250 to \$299	160 units
\$300 to \$349	222 units
\$350 to \$399	130 units
\$400 to \$449	200 units
\$450 to \$499	234 units

\$500 to \$549	290 units
\$550 to \$599	386 units
\$600 to \$649	428 units
\$650 to \$699	457 units
\$700 to \$749	397 units
\$750 to \$799	446 units
\$800 to \$899	523 units
\$900 to \$999	355 units
\$1,000 to \$1,249	318 units
\$1,250 to \$1,499	113 units
\$1,500 to \$1,999	23 units
\$2,000 or more	0 units
No cash rent	198 units

U.S. Census Bureau, Census 2000 Table H62 "Gross Rent"
Census Table H63 "Median Gross Rent (dollars)"

Northampton Gross Rent by Bedroom

Total:	5,518
No bedroom:	285
With cash rent:	285
Less than \$200	42
\$200 to \$299	52
\$300 to \$499	131
\$500 to \$749	51
\$750 to \$999	9
\$1,000 or more	0
No cash rent	0
1 bedroom:	2,188
With cash rent:	2,134
Less than \$200	326
\$200 to \$299	204
\$300 to \$499	373
\$500 to \$749	1,005
\$750 to \$999	181
\$1,000 or more	45
No cash rent	54
2 bedrooms:	2,121
With cash rent:	2,063
Less than \$200	92
\$200 to \$299	43
\$300 to \$499	143
\$500 to \$749	770

\$750 to \$999	848
\$1,000 or more	167
No cash rent	58
3 or more bedrooms:	924
With cash rent:	838
Less than \$200	20
\$200 to \$299	19
\$300 to \$499	139
\$500 to \$749	132
\$750 to \$999	286
\$1,000 or more	242
No cash rent	86

U.S. Census Bureau, Census 2000 Table H67 "Bedrooms by Gross Rent"

For comparison, the median gross rent in Massachusetts in 2000 was \$684/month, with the following median rents:

Median Rent by Bedroom Size

<i>Studio</i>	<i>1 bedroom</i>	<i>2 bedrooms</i>	<i>3+ bedrooms</i>
\$567	\$578	\$745	\$760

Current market rents are typically significantly higher than the census data, due to price escalation over time and the fact that census rents also include subsidized rentals. (*According to the MHP Housing Needs Assessment Workbook, pg. 6.)

What is the distribution of renter household size?

Household Size

Total	1990	2000
Renter occupied:	5,501	5,525
1-person household	2,509	2,944
2-person household	1,751	1,611
3-person household	616	606
4-person household	335	250
5-person household	139	79
6-person household	79	17
7-or-more-person household	72	18

Census Table H17 "Tenure by Household Size"

This chart indicates the mix of bedrooms in rental units, indicating a range of housing options for different sized households.

Distribution of Units By Number of Bedrooms

Total:	Northampton
Renter occupied:	5,525
No bedroom	285
1 bedroom	2,188
2 bedrooms	2,128
3 bedrooms	674
4 bedrooms	179
5 or more bedrooms	71

U.S. Census Bureau, Census 2000 Table H42 "Tenure by Bedrooms"

The following chart shows how much turnover occurs in the rental inventory. A low turnover rate would indicate that the market could support additional rental housing in the community.

How long have Northampton renters lived at their current address

Renter occupied:	5,525
Moved in 1999 to March 2000	1,898
Moved in 1995 to 1998	2,166
Moved in 1990 to 1994	716
Moved in 1980 to 1989	519
Moved in 1970 to 1979	80
Moved in 1969 or earlier	146

Census Table H38 "Tenure by Year Householder Moved Into Unit"

For comparison, in Massachusetts, 29.5% of renters had moved in the past year. In Northampton, 34% of all renters moved in 1999-2000.

How old are Northampton renters?

Makeup of Renter Population By Age

Renter occupied:	5,525
Householder 15 to 24 years	531
Householder 25 to 34 years	1,685
Householder 35 to 44 years	1,253
Householder 45 to 54 years	882
Householder 55 to 59 years	227
Householder 60 to 64 years	151
Householder 65 to 74 years	267
Householder 75 to 84 years	356
Householder 85 years and over	173

Census H14 "Tenure by Age of Householder"

In Northampton, 14% of the rental units are occupied by householders 65 and over.

In Massachusetts, 19% of all rental housing is rented by householders 65 and over. Statewide 31.8% of all householders 65 and over live in rental housing.

Indicators of Need

What is the rental vacancy rate?

The following table provides a figure for the total number of vacant units in April 2000, the date the census was collected. The suggested formula for calculating the "Rental Vacancy Rate," is to add the "Vacant for Rent" figure Census Table H8 to Occupied Rental Units Census Table H7, then divide the Vacant for Rent Units by the total Occupied and Vacant for Rent Units.

Northampton Vacant Units

Total:	525
For rent	208
For sale only	54
Rented or sold, not occupied	69
For seasonal, recreational, or occasional use	135
For migrant workers	0
Other vacant	59

Renter and Owner Occupied Units

	Northampton
Total:	11,880
Owner occupied	6,355
Renter occupied	5,525

Census Table H7 "Tenure"

Based on the formula above, Northampton's vacancy rate would be 3.6%. Most advocates and housing providers, however, would allege that number to be much lower.

For comparison, in 2000 the overall vacancy rate in Massachusetts was 3.7%. A vacancy rate below 5% is an indicator that renters are experiencing limited choices and increasing costs and points to the need for additional units.

How long is the local waiting list for existing subsidized housing?

There are 324 families on the Section 8 waiting list (as of November 2003) at the Northampton Housing Authority. These numbers are several years old, as the list has not been opened for new applicants since 2001.

Waiting List Requests

One bedroom	2 bedrooms	3 bedrooms	4 bedrooms
91	136	87	10

Public Housing (Florence Heights, Hampshire Heights and 705's)

	1 bdrm.	2 bdrms.	3 bdrms.	4 bdrms.	Total
State/Federal (combined list)	8	37	16	5	66

Only households with completed applications are placed on the waiting list. There are approximately 100 additional applications pending with incomplete submissions.

Information gathered from Housing Search workers at the Hampshire Community Action Commission yields a need for affordable, subsidized 2 and 3 bedroom units. Families with low and moderate incomes cannot afford market rate units.

HCAC's Housing Services Program began tracking placement of the DTA referred families they work with in 2002.

TOWN OF ORIGIN

Town	County	#	%
Amherst	Hampshire	26	24%
Belchertown	Hampshire	4	4%
Cummington	Hampshire	1	1%
Easthampton	Hampshire	21	19%
Hatfield	Hampshire	3	3%
Holyoke	Hampshire	1	1%
Leeds	Hampshire	3	3%
Northampton	Hampshire	37	34%
Florence	Hampshire	8	7%
South Hadley	Hampshire	2	2%
West Hatfield	Hampshire	1	1%
Williamsburg	Hampshire	2	2%
Southampton	Hampshire	1	1%
		110	

PLACEMENT

Town	County	#	%
Greenfield	Franklin	5	5%
South Deerfield	Franklin	1	1%
Sunderland	Franklin	2	2%
Turners Falls	Franklin	1	1%
Subtotal	Franklin	9	9%
Chicopee	Hampden	2	25%
East Otis	Hampden	1	1%
Holyoke	Hampden	8	8%
Palmer	Hampden	1	1%
West Springfield	Hampden	4	4%
Westfield	Hampden	2	2%
Springfield	Hampden	4	4%

Subtotal	Hampden	22	22%
Amherst	Hampshire	18	18%
Belchertown	Hampshire	4	4%
Chesterfield	Hampshire	1	1%
Cummington	Hampshire	1	1%
Easthampton	Hampshire	10	10%
Hadley	Hampshire	1	1%
Hatfield	Hampshire	1	1%
Leeds	Hampshire	3	3%
Northampton	Hampshire	14	14%
Florence	Hampshire	2	2%
South Hadley	Hampshire	3	3%
Ware	Hampshire	2	2%
West Hatfield	Hampshire	2	2%
Williamsburg	Hampshire	1	1%
Subtotal	Hampshire	63	64%
	Out of area	5	5%
	Total	99	
	Not reported	11	

This data indicates that a low percentage of families find housing in the Northampton area and it is reported that when the few Section 8 vouchers that are still circulating are used, those numbers will drop significantly, as no new vouchers are being issued.

Currently, obstacles include the lack of Section 8 vouchers for use by clients. The Northampton Housing Authority can re-issue a voucher if one gets "turned in", but no new ones are being issued. The data on housing placement being kept by HCAC indicating success in finding housing for families, will significantly drop from this point forward, as the Section 8 freeze takes hold.

How many renters pay in excess of their income for rent? Census table H71 "Age of Householder by Gross Rent as % of Household Income in 1999"

Northampton	
Total:	5,518
Householder 15 to 24 years:	531
Less than 20 percent	112
20 to 24 percent	69
25 to 29 percent	64
30 to 34 percent	6
35 percent or more	253
Not computed	27
Householder 25 to 34 years:	1,678
Less than 20 percent	609
20 to 24 percent	281
25 to 29 percent	252

30 to 34 percent	62
35 percent or more	443
Not computed	31
Householder 35 to 44 years:	1,253
Less than 20 percent	524
20 to 24 percent	189
25 to 29 percent	147
30 to 34 percent	89
35 percent or more	290
Not computed	14
Householder 45 to 54 years:	882
Less than 20 percent	315
20 to 24 percent	82
25 to 29 percent	167
30 to 34 percent	44
35 percent or more	223
Not computed	51
Householder 55 to 64 years:	378
Less than 20 percent	116
20 to 24 percent	47
25 to 29 percent	71
30 to 34 percent	50
35 percent or more	60
Not computed	34
Householder 65 to 74 years:	267
Less than 20 percent	49
20 to 24 percent	15
25 to 29 percent	59
30 to 34 percent	39
35 percent or more	66
Not computed	39
Householder 75 years and over:	529
Less than 20 percent	83
20 to 24 percent	88
25 to 29 percent	84
30 to 34 percent	42
35 percent or more	151
Not computed	81

When compared to H73, which shows the rent burden related to household income, it is possible to estimate the number of households that would be income-eligible for subsidized, were it available.

For comparison, 36.3% of all renter households in Massachusetts paid 30% or more of gross household income for rent in 2000. This included 44.4% of renters over 65 years old and 34% of renters under 65.

What is the relationship of rent to local wages?

Department of Employment and Training data indicates the average wage earned by all workers and by typical jobs in the area. A formula is suggested for determining the following:

What could a typical worker (teacher, nurse, retail clerk) in Northampton afford to pay for rent?
How much would they have to earn to afford the median rent?

Formula:

divide an average annual wage by 12= average monthly income

multiply that monthly income x .30 (30%) = max. affordable rent

look at current rental rates and compute how much a worker would have to earn to rent the median priced units

The median income for a family of 4 in Northampton is \$41,808
(Census Table DP-3. Profile of Selected Economic Characteristics: 2000)

\$41,808 divided by 12= \$3,484 (monthly income)

\$3,484 x 30% = \$1,045 (amount available for monthly housing costs)

\$1,045 - \$300 = \$745 (monthly amount for rent after utility costs/ estimate)

\$745 is an affordable rent amount for a family of 4 earning the median income.

Assuming a family of 4 requires at least a 2 bedroom unit, few of the options listed below would be considered affordable for a family of that size.

*Sampling of Market Rate Rental Rents

1. Hampton Court 1 bdm. (586 sq.ft.) = \$ 900+
2 bdm. (906 sq.ft.) = \$1,200+
3 bdm. (1,285 sq.ft.) = \$1,500+
Downtown/77 units/on-site parking/range refrig. d.washer
heat and hot water included
2. Gables/ 491 Bridge Rd. 1 bdm. (590 sq.ft.) = \$ 800
2 bdm. (1,900 sq.ft.) = \$1,000
3 bdm. = \$1,200
Garden and townhouse/ 50 units/on-site parking/heat and hot water included
3. 67 West Street / 1 bdm. (no utes) \$650-\$800
Garden style/21 units/ on-site parking/ range, refrig.

4. 12 Fruit Street 1 bdm. (no utes) \$630-\$750
2 bdm. (no utes) \$825
Garden style/ 12 units/ on-site parking/ range, refrig.
5. 70 Riverside Street 2 bdm. (no utes) \$700
3 bdm. (no utes.) \$810
Townhouse/6 units/on-site parking/ range, refrig. d.washer
6. Damon Road 1 bdm. (no utes) \$575-675
2 bdm. (no utes) \$750-850
Garden Style/16 units/ on-site parking/ range,refrig.
7. Hampton Gardens 1 bdm. (no utes.) \$765+
73 Barrett Street 2 bdms. (no utes.) \$ 950+
3 bdms. (no utes.) \$ 1,175
4 bdms. (no utes). \$1,225
Garden and townhouse/ 207 units/ on-site parking/ range, refrig. d.washer
8. 312 Hatfield Street 1 bdm. \$825+
2 bdm. \$925+
Garden and townhouse/72 units heat and hot water incl.
On-site parking, range, refrig. Dishwasher
9. 69-81 Prospect Street 1 bdm. \$800+
2 bdm. \$900+
Garden/ 33 units/ no parking, range refrig. heat/hot water included

Sample Rental Rates in Homes and Condominiums

<i>Apartment Unit</i>	<i>Monthly rental rate, w/out utilities</i>
1 bedroom	\$ 650 - \$ 900
2 bedroom	\$ 800 - \$ 1,300
3 bedroom	\$ 900 - \$ 1,400

Current Rental Inventory Assessment

A variety of apartment property types exist in Northampton. Included are apartment buildings with numbers of units, as well as two, three and four-family homes and single-family homes made available for rent.

The majority of the units described above, tend to be more affordable than others in the inventory. This is due to the fact that most were either constructed or renovated between the early 1970's and the early 1990's. Many landlords have rented to the same tenant(s) over a long period of time and have not increased rents. This would account for many of the units having lower rents than they could have.

(Market data described above taken from the Appraisal conducted by Bennett Franklin Real Estate Services for the Community Builders, developers of the Northampton State Hospital, in August 2003.)

Normally, there are few apartments available at any one time in Northampton. The presence of approximately 1,500 University of Massachusetts students, in addition to faculty, graduate and Ada Comstock students from Smith College usually impacts the availability of local inventory. Families used to be able to access the inventory at the end of the school years, when the students left for the summer. In the past five years, however, students passed their units along to other students during the summer, to guarantee their availability when they return for the fall sessions.

(Telephone interviews 11/24/03).

Robinson Real Estate manager of 1500 units in Northampton reports that the rental market is presently extremely slow. Having worked at this agency for 7 years, this is the slowest activity level the partner interviewed has ever seen. He attributes this to the following factors:

- Uncertain economy/war
- Lack of job opportunities
- Northampton rents have gotten too high
- Low interest rates are providing choices for people to purchase homes rather than paying high rents

The company currently has an advertisement running in the local newspaper describing 9 units for rent and no calls are being received. The manager spoke of time in the late 1990's until this past spring where activity was "crazy" with constant phone calls and appointments. He said they currently have 40 units available, where they would have had 5 last year. He also has 15 houses available for rent, when the inventory is usually 2 or 3. He described the current situation as "unheard of".

The manager depicted his usual client base as professionals including some Smith faculty and people looking to be close to the I-91 corridor. He said that for a time, people were coming up from New York and purchasing properties at a level that necessitated their having to charge high rents, which they are not able to get. He said he has landlords calling him daily asking why their properties are not rented. He said people have reached the limit of what they can pay for rent, and when the amount gets too high, they are choosing to purchase homes instead. The low interest rates for home purchase have been a big factor allowing people to refuse to pay high rents.

Suzanne of Suzanne and Company, overseers of 500 local rental units since 1997, corroborates these observations. She indicates that the market has stabilized over the past 6 months attributing this to the low interest rates for purchase, the lack of job opportunities and units being converted to condos. She said rents are coming down and landlords are making concessions in order to find tenants, such as allowing pets. She confirmed not seeing as many University of Massachusetts students, noting that with the tuition and fee increases at the Campus, more students are opting to commute from home. She said rents in Northampton have peaked and people are saying no to the higher rates. She also observed that people from New York (used to paying higher rates) are no longer coming due to the lack of job opportunities. She said that effects of the economy take longer

to reach Northampton than in other locations, but that it is having an impact. Suzanne anticipates that the vacancy rate is increasing and she has an unprecedented 50 apartments available.

Hampshire Property Management Group rents the units they manage, totaling approximately 75-100 units. The person interviewed there also reports slow activity. She attributed low interest rates, pricing too high and lack of tenant movement.

<i>Property Management Co.</i>	<i>1998 (avgs.)</i>	<i>2003</i>
Robinson Realty - rates do not include utes.	1 bdm. \$ 550 2 bdm. \$ 700 3 bdm. \$ 800 4 \$ 1,100	\$ 600-650 \$ 800-850 \$ 1,000 few/ \$ 1,400
Hampshire Property Management	1 bdm. \$ 550 2 bdm. \$ 650 3 bdm. \$ 850 4 bdm. None	\$ 750-900 \$ 950-1,050 \$ 975 (old bldg. no pkng. Usually 1,400 4 bdm./ SF houses only \$1,700-2,000
Suzanne & Company	1 bdm. 550-700 2 bdm. 750-1,000 3 bdm. few 4 bdm. none	\$ 550+ \$ 750+ few none

Despite the current lull (11/03) all personnel interviewed expected the market to revitalize next spring, if not before. All agreed that Easthampton is the area where activity is booming, as at least for awhile, it remains more affordable than Northampton.

Area realtors and housing search workers agree; few low-income families and individuals are able to find housing in Northampton. Hopefully, with the Housing Authority units coming back on line, the unfreezing of the Section 8 vouchers and new production, that situation will improve.

With the exception of Valley Community Development's Millbank 2 Project (see Projects Underway section), there has been no multi-family rental construction. In fact, many units have been converted to condominium ownership. The other complicating factor is the (planned) removal of 62 units of market rate affordable rental housing from the West Street neighborhood to accommodate Smith College's campus expansion for a Science and Engineering Complex. Smith has recently made a commitment, however, to replace those units and assist with the relocation of those tenants that will be displaced by the demolition of those buildings.

The demand, as observed by housing search workers assisting low-income people, is for 2 and 3 bedroom units. According to market rate rental agents, the demand is for 2 bedroom units. It was noted however, that often people unable to afford one-bedroom units will opt for a two bedroom and a roommate to help cover expenses.

Expiring Use

The City successfully worked with a non-profit housing organization to maintain the affordability at Country Lane Estates (formerly Meadowbrook). Aspen Square Management purchased the 252-unit apartment 2 years ago from a W. Springfield owner. After expressing their intention to pre-pay the mortgage and convert the complex to market rate, the Mayor lobbied and secured State resources, committed CDBG funds allowing the new owners to keeping the units affordable. In January 2005 Preservation of Affordable Housing Inc. purchased the property and began renovations while also preserving long term affordability.

The other expiring use property in the City, Hampton Gardens, contains 207 units. In order to compensate for the owners mortgage prepayment and conversion to market rate in 1999, the Northampton Affordable Housing Trust fund was created. The fund, now approaching its second year of operation, is assisting 22 families with rental subsidies that enable them to live affordably at the complex.

New Projects Underway/ Rental Opportunities Planned

The Northampton Housing Partnership, the Office of Planning and Development, Valley Community Development Corporation and HAP, have been working continuously to bring new affordable housing to the City. Many of those efforts including the following projects.

Paradise Pond Apartments: It has always been a goal for those administering Jessie's House, the City's homeless shelter for families, to create transitional and permanent housing for formerly homeless families. Jessie's House is located on a parcel owned by the Northampton Housing Authority. Directly behind that parcel is land abutting Smith College and the Northampton State Hospital property. The parcel is one of four that were deeded to the Housing Authority through the disposition legislation associated with the transfer and redevelopment of the State hospital.

In the spring of 2003, the NHA issued a Request for Proposals to develop the parcel. HAP (previously the Hampden Hampshire Housing Partnership, a regional housing agency based in Springfield) responded, in conjunction with the Center for Human Development (program administrators of Jessie's House). The proposal is to create 12 units of family subsidized rental housing with support services provided by the Jessie's House program. Funding proposals are pending from the Federal McKinney Program through the Three County Continuum of Care, the Mass. Dept. of Housing and Community Development and Smith College. A local Community Development Block grant contribution has been earmarked (local CDBG of \$ 112,550 committed 143 West Street). At this time the final financing piece is awaiting final approval, permits are in place and the contractor is prepared to proceed.

Millbank 2: The Valley CDC has worked many years towards creating new downtown affordable housing. Construction was completed in 2004 on the rehabilitation of 6 existing row house units, the upgrade of 4 condominiums in an adjacent building (bringing the Valley's ownership to 8 of 12 condo units/ the Housing Authority owns the other four) and new construction of 10 additional family units.

Special Needs Housing/ 689 Allocation: The Northampton Housing Authority is moving ahead with the second State Hospital parcel on Grove Street. The Authority received an allocation of nine 689 units in the late 1980's. It was always the hope that they could be utilized in conjunction with the State hospital redevelopment. The six (6) one story units are being designed by an Architect selected by the Mass. Department of Housing and Community Development. These units are scheduled to be under construction in 2005.

Ice Pond Parcels: The first residential sub-division being created through the State hospital redevelopment process by The Community Builders has been mostly completed. The 26-lot subdivision includes six homes to be sold to First Time Homebuyers. Two of the homes will contain accessory apartments which will be available for rent (total of 8 affordable units/ 6 homeownership, 2 rental). The parcel is located in the rural southwest section of the City and is an example of mixed income housing that will become a model for future development (\$35,000 local CDBG commitment).

SRO Preservation: The retention and improvement of local single room occupancy units has been a long term City goal. In 2002, the Go West building in Florence, was acquired by the Valley CDC with the intention of renovating the building into an enhanced SRO, with kitchens and baths in each unit. The commercial space on the first floor shall be retained. The building sits prominently on the corner of this secondary commercial district and is deteriorated in condition. The 23 units will be reduced to 19, in order to accommodate the new unit layouts. At this time the substantial rehabilitation of Go West is ongoing and scheduled for completion in September 2005 (CDBG commitment \$189,000).

Green Street SRO: Smith College has been negotiating with HER, Inc. to replace an existing SRO building that Smith wishes to purchase to accommodate campus expansion. The existing 14 unit building has been there for many years. Smith has offered to build a new enhanced SRO to house those tenants, on a parcel across from Jessie's House. Although the units will be the same in number, therefore, no net gain to the community, the City will gain quality enhanced units with on-site parking. The new location is still within walking distance to downtown. (Local CDBG commitment was provided early on for the Green Street location.)

Village at Hospital: Northampton State Hospital Re-development: Phase One: which is fully funded includes the rehabilitation of 2 existing buildings into 33 apartments. The bedroom composition consists of 16 one-bedroom units, 16 two-bedroom units and 1 three-bedroom units. Work will have begun this spring, units to be available in 2005-2006. Total project cost/ \$7,095,953/ \$215,029 per unit. (local CDBG commitment \$75,000).

Phase Two: Thirty one (31) new construction townhouse units for families and individuals. There will be 6 one-bedroom units, and 25 three-bedroom units. Nineteen (19) will be reserved for at or below 50% of area median income. Of these, 10 units will have project-based Section 8 vouchers. Three (3) units will be reserved for households at or below 30% area median income; twelve (12) units will be reserved for households between 51% and 60% of area median income. Of the 31 units, 6 will be reserved for clients of the Department of Mental Health. Total project cost/ \$7,313,000/ \$235,903 per unit (local CDBG commitment \$75,000).

Northampton Independent Living The Community Builders have purchased 6 units in the River Run condominium complex for housing for clients of the Dept. of Mental Health. Funding sources are being sought to cover project costs, as HUD denied the extension of an earlier 811 award given to ServiceNet, Inc. TCB had purchased the units on the understanding the 811 would be re-activated, then the request was denied. Currently, one of the units is housing a DMH client, as they slowly become available through attrition.

Laurel Street Parcel This is another Housing Authority parcel deeded through the State Hospital disposition located around the corner from Grove Street. This project is in the planning stages. The proposal at this stage is for six 96) duplexes for a total of 12 units, although this may change as the site design evolves. The timetable for this would be 2005-2006. No CDBG funding sources have been requested or committed to date.

Smith Northampton Affordability Partnership At the October (2003) meeting of the Trustees of Smith College, a proposal was approved to create a fund in order to develop replacement housing for the market rate affordable housing that will be demolished to accommodate campus expansion. Currently, Smith owns 66 units in the West Street neighborhood and as many as 36 may be displaced by the first phase of new construction. A committee will be established to solicit and evaluate development proposals that request funding. This effort is collaboration between the City, the College and area housing advocates. At which time the framework has been approved by the Trustees, efforts can begin to focus on specific projects.

Home Ownership

What does ownership housing cost in Northampton?

Lower value quartile	\$115,700
Median value	\$144,600

Census Table H75 and H76 " Lower Value Quartile (dollars) for Specified Owner-Occupied Housing Units" and "Median Value (dollars) for Specified Owner-Occupied Housing Units"

These figures provide a distribution of ownership housing prices for Northampton in 2000. According to the Northampton Assessor's Office, median sales prices for single-family homes for the years 199 – 2003 were as follows:

Median Sales Prices

<i>Year</i>	<i>Median Sales Price</i>
1999	\$144,000
2000	\$166,200 (revaluation year)
2001	\$168,100
2002	\$169,400
2003	\$220,300 (revaluation year)

Revisiting Census Table H73, the median renter household income, the buying power of local renter households can be determined:

Median renter household income divided by 12 months= monthly income

Monthly income x .30 = the total income available for paying principal, interest, property taxes, insurance and condo fees where applicable

Deduct for monthly insurance, condo fees, property taxes= amount available for mortgage payment

Maximum amount of Mortgage given current interest rates can be determined at:

www.fmcalcs.com/tools-tcc/fanniemae/calculator.html

Assessment concludes after assumption of a 10% down payment on a home (after closing costs of 3-5% of the purchase price).

The First Time Homebuyer Counselor at Valley Community Development Corporation reports that households in Northampton earning 80% of median income can purchase homes in the range of \$132,000.

Data such as this is then compared to the asking prices for the homes in that range in Northampton. Data shown on the Sears Real Estate Service for the month of October 2003 indicate the following single family and condo properties for sale in Northampton.

\$179,900	Single Family	Ranch
\$189,900	Single Family	Cape
\$229,000	Single Family	Farmhouse
\$245,000	Single Family	Ranch
\$259,900	Single Family	Other)
\$279,900	Single Family	Cape
\$285,000	Single Family	Colonial
\$375,000	Single Family	Colonial
\$620,000	Single Family	Cape
\$99,000	Condo	Garden
\$113,900	Condo	Garden
\$119,900	Condo	Hi-Rise
\$129,900	Condo	Garden
\$137,500	Condo	Townhouse
\$159,000	Condo	Townhouse
\$250,000	Condo	Townhouse
\$250,000	Condo	Townhouse
\$250,000	Condo	Townhouse
\$250,000	Condo	Garden
\$259,900	Condo	Garden

\$295,000	Condo	Garden
\$318,900	Condo	Hi-Rise
\$339,900	Condo	Hi-Rise
\$417,900	Condo	Hi-Rise
\$270,000	Multi Family	
\$950,000	Multi Family	

Another current set from Goggins Realty's website for Northampton.

6 bedroom, 3 bed, 1 bath	\$129900
5 room, 2 bed, 1 bath cottage	\$139900
6 room, 3 bed, 1 bath ranch	\$162500
5 room, 2 bed, 2 bath ranch	\$179900
6 room, 3 bed, 1 bath farmhouse	\$179900
5 room, 2 bed, 1 bath cape	\$189900
7 room, 3 bed, 1 bath farmhouse	\$204900
6 room, 3 bed, 1.5 bath cape	\$209900
6 room, 4 bed, 1 bath cape	\$219000
5 room, 2 bed, 1 bath farmhouse	\$229000
4 room, 2 bed, 1 bath ranch	\$245000
6 room, 3 bed, 1.5 bath colonial	\$248000
7 room, 3 bed, 1 bath ranch	\$249900
5 room, 3 bed, 1.5 bath other	\$259900
6 room, 3 bed, 2 bath cape	\$260000
8 room, 5 bed, 2 bath farmhouse	\$275000
7 room, 3 bed, 1 bath colonial	\$275000
4 room, 2 bed, 1.5 bath ranch	\$279900
6 room, 3 bed, 3 bath cape	\$279900
5 room, 2 bed, 1 bath ranch	\$282500
8 room, 3 bed, 2 bath colonial	\$285000
7 room, 5 bed, 3 bath raised ranch	\$299000
8 room, 4 bed, 2.5 bath ranch	\$330000
8 room, 4 bed, 1.5 bath antique home	\$349900
6 room, 3 bed, 1 bath farmhouse	\$349900
8 room, 4 bed, 2.5 bath colonial	\$375000
8 room, 3 bed, 2.5 bath farmhouse	\$425000
7 room, 3 bed, 2.5 bath contemporary	\$440000
8 room, 4 bed, 2.5 bath other	\$449000
7 room, 4 bed, 2 bath cape	\$475000
7 room, 4 bed, 3 bath cottage	\$489900
13 room, 7 bed, 2.5 bath Victorian	\$500000
10 room, 4 bed, 3 bath cape contemporary	\$540000
9 room, 4 bed, 2 bath Victorian	\$575000

10 room, 4 bed, 2.5 bath tudor	\$619000
9 room, 4 bed, 3 bath cape	\$620000
14 room, 5 bed, 4.5 bath Victorian	\$650000
15 room, 6 bed, 4.5 bath contemporary	\$669900

. (11/23/03 ©2003 MLS Property Information Network, Inc)

Based on this sample, it can be determined that no single-family homes would be affordable for purchase by a low or moderate income individual or family. A few of the condominium units are within the range, however, condo fees added to the monthly housing expenditures often make these units unaffordable as well.

New Projects Underway/ Homeownership Opportunities Planned

Ice Pond as described above, six (6) of the lots in this 26-lot subdivision will be available to low and moderate income First Time Homebuyers. The lottery to select the income eligible families was held November 17, 2003. The Community Builders, having secured \$1,809,000 (\$226,125 cost per unit) will build the homes next spring. The specifications for these homes include 1,586-1,606 sq. ft, 2 story structures with 3 bedrooms, 2-2 ½ baths. This project is included in the overall project scope for the redevelopment of the State Hospital property, although not located on the primary campus parcel. (CDBG \$35,000)

Village at Hospital Hill The overall master plan calls for a mixed-use community consisting of affordable and market rate housing, live-work studios, a child care center, a 60-80 unit assisted living facility for seniors, as well as 476,000 sq. ft. of space accommodating office, retail, light industrial, research and development uses. Full build out is estimated to take place over 10-15 years.

A total of 207 residential units are planned. 100 of those will be single-family homes (107 rental units). Overall, 50% of the residential units will be affordable. Seventy five percent of the rental units and 25% of the homeownership units will be reserved for low and moderate-income households, leaving the balance of the units to be sold or rented at market rates. Therefore, 25 affordable homeownership units will be developed. This number includes the 6 on the Ice Pond parcel; 21 lots will be available on the Campus site.

The Oaks This is a privately developed subdivision that received waivers from the Planning Board for various components in the permitting process. As a result, the Board attached a condition that the development includes affordable units. Of the 70 units planned, 8-10 will be sold as affordable First Time Homebuyer units. The City's subdivision regulations allow for the creation of affordable housing in exchange for waivers. The guideline for unit creation is 11% of the total number, to reflect what currently exists in the community. This project will get underway in the spring, and Valley CDC has applied for State HOME funds that would allow them to purchase the affordable lots and construct the homes. They will also identify eligible purchasers and conduct the lottery. They will negotiate a contract with the developer to provide those services. (This will assist Valley with agency operating costs, which have suffered greatly with the elimination of the State's CEED program.)

Westhampton Road / Comprehensive Permit The City utilized CDBG and other sources to purchase a track of land to achieve multiple goals: 1) A neighborhood housing buffer from a planned landfill expansion; 2) Tot/lot recreation space; 3) Walking trails; and 4) Affordable housing. The parcel was offered through an RFP and the Pioneer Valley Habitat for Humanity was selected. Construction is underway for three duplex units; affordable homeownership opportunities for families earning 50% or below of area median income.

The City applied for a Comprehensive Permit on behalf of Habitat for Humanity. The only other comprehensive permit application put forth in Northampton was in 1990 for Pines Edge, a HOP Project (local \$160,000 CDBG commitment). One lot will be sold as a market rate lot. The program income from this transaction will allow the City to pursue additional mixed income limited development projects that tend to be too small for larger developers, yet they satisfy a City goal of creating scattered site affordable housing.

Verona Garfield Housing Project This program was included in the same RFP as the project described above. Habitat for Humanity will be developing this parcel also and was granted a comprehensive permit from the Zoning Board in 2004. This parcel, purchased by the City will contain three (3) duplex units to be built by Habitat in conjunction with the Smith Vocational High School Building Program, and one market rate lot. The City will sell the market rate lot to finance other limited development endeavors (local CDBG \$110,000).

Turkey Hill Affordable Housing The Housing Partnership worked successfully with a local private developer to create two affordable duplex condominium units on a rural parcel. Valley CDC completed a lottery and the units closed in 2004 to two first time moderate income homebuyers. (local CDBG commitment \$37,500).

Currently, the City contracts with Valley Community Development Corporation to administer a First Time Homebuyer program. It has been frustrating to counsel families who then end up buying homes outside of Northampton. Seeing these home ownership opportunities here in our community meets the City's goals and is possible in large part because of a local CDBG funding commitment.

Ongoing City Commitment

Research and data analysis will continue. With a number of projects in the pipeline, it is prudent to revisit the analysis once they have been built and occupied. At that point, it can be determined which gaps have been filled and which remain.

Additionally, the Office of Planning and Development is in the process of updating its Impediments to Fair Housing Analysis, which addresses housing discrimination issues and removing barriers to accessing affordable housing.

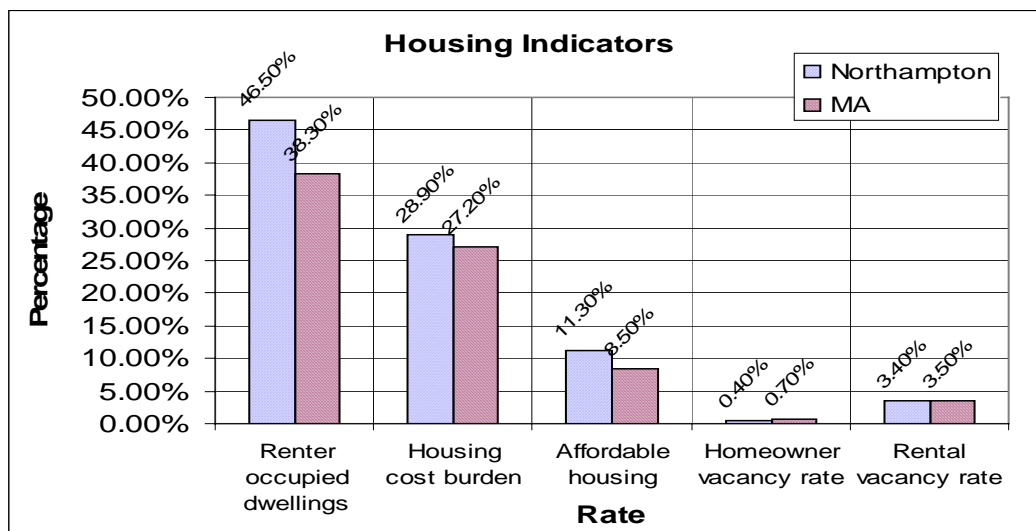
The Northampton Housing Partnership has recently revised its Goals and Objectives to guide its work for the coming year and has met monthly since 1990. The Planning and Implementation Sub-Committees of the Partnership continue to move those efforts ahead with extensive volunteer dedication and commitment.

The Northampton Affordable Housing Trust Fund Trustees involve another group of dedicated volunteers that oversee the operation of the fund. They also participate in on-going discussion with the owners of Hampton Gardens to insure that complex remains affordable and accessible to low income residents.

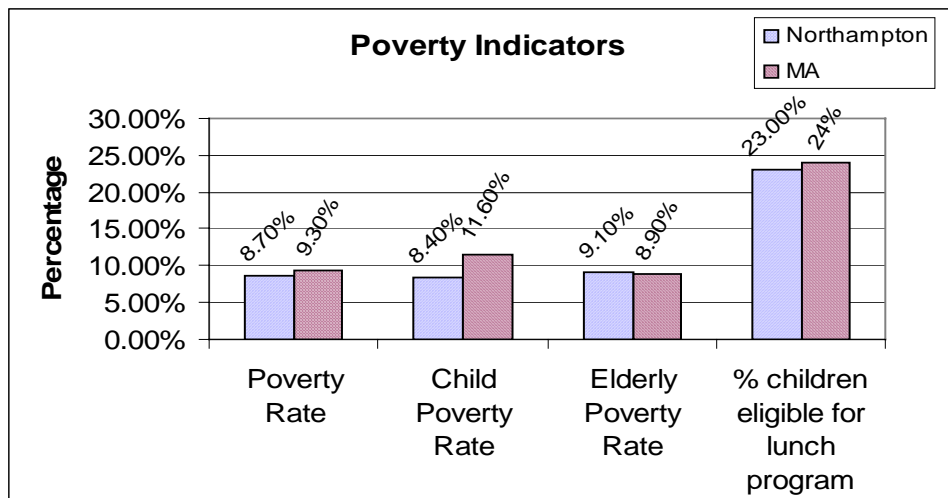
The Next Step Collaborative will continue to meet to address homelessness in Northampton. This group of housing and homeless service providers has met monthly since 1994, to create and maintain individual emergency shelter programs and support services.

The City will continue to be the lead agent for the Three County Continuum of Care that oversees a regional consortium to address homelessness in Franklin, Hampshire and Hampden counties. The City's Housing Planner works 2 days each week administering that grant (since 1997). The average annual award is \$1,300,000, providing funding to 8-12 area agencies. In excess of 7 million dollars has been secured for the region through this collaborative effort.

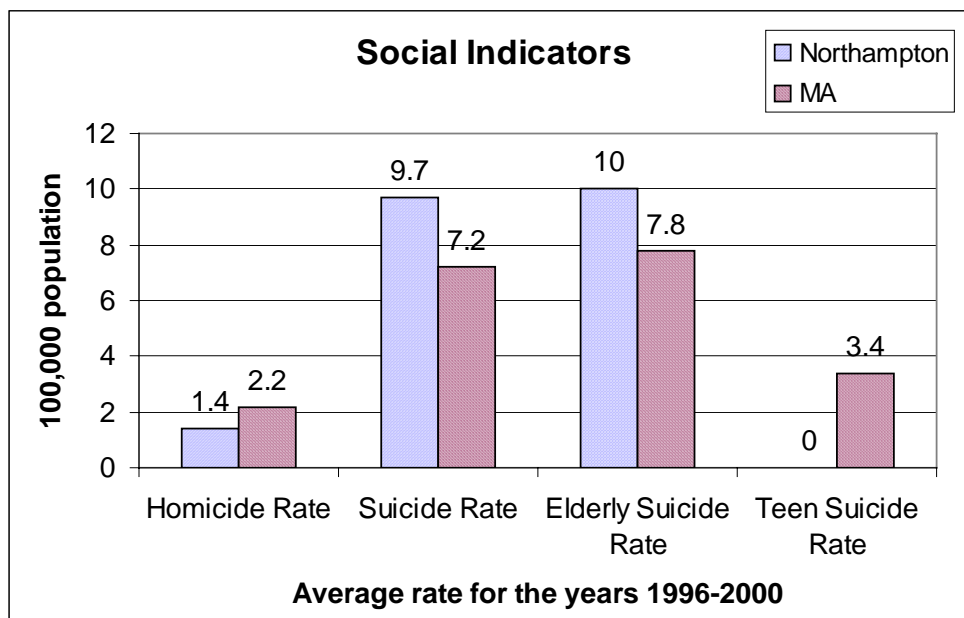
Housing Indicators: Northampton has 46.5% renter occupied dwellings where the State has only 38.3%. The housing cost burden, which is determined by the median household income as a percent of median home value, was slightly higher for Northampton. Affordable housing consisted of 11.3% of the total number of housing units whereas the State only has 8.5%. Both vacancy rates for homeownership and rental are below State levels.



Poverty Indicators: Northampton's poverty rate is 8.7%, which is lower than that of the State. The child poverty rate is also lower but the elderly poverty rate is slightly higher than the State's. The percent of school children eligible for free or reduced price lunch and the number of participants in the WIC Programs were lower for Northampton. In general, Northampton's poverty rates are very similar to State levels.



Social Indicators: The percentage of individuals over 16 who are not employed is 33.9% versus 36.8% in the State. The homicide rate per 100,000 persons (average of 1996 through 2000) was less for Northampton. The suicide rate per 100,000 persons (average of 1996 through 2000) was 9.7, which is higher than the State's rate of 7.2. The number of child abuse cases (both alleged and verified) is less than State levels. Moreover, Northampton's crime rate decreased 10.04 percent from 1998 to 1999. In 1998, 763 total crimes occurred at a rate of 26.6 incidents per 1,000 residents versus 680 total crimes at a rate of 23.93 in 1999.



Areas of Concentration / Ethnic & Minority Groups

In Northampton, census tracts with more than 25% minority population are defined as areas of minority concentration. Presently, there are no such areas in the City.

The two public housing family developments **and two subsidized private housing developments** contain the majority of the minority population within the City. **NHA properties** (Florence Heights and Hampshire Heights) are predominantly occupied by Hispanic families.

Areas of Concentration / Low-Income Families

Of Northampton's 11,151 households, 4,377, or 39%, are very low or low income. Northampton defines census tracts with percentages of low-income households, which exceed the City average of 39% to be areas of low-income concentration. Those tracts consist primarily of the more densely populated areas in and around the Central Business District. These census tracts are 8216.01, 8219.02, 8220 and 8221.

Public and Assisted Housing

Unit Composition

The Northampton Housing Authority (NHA) provides a total of 612 units of public housing to income eligible households. Of that total 110 are Federally subsidized and 508 receive State subsidies. Of the total units 142 are designated for families, 443 for elderly and/or disabled tenants, and 22 units are for special needs housing. The following housing units are under ownership and management of the NHA.

Name of Project	Type	Year of Construction / Occupancy	Units
FAMILY HOUSING			
Hampshire Heights	State 200-1	1950	80
Florence Heights	Federal 26-1	1952	50
Scattered Site	State 705-1	various	8
Millbank II	State 705-1	1989	4
Total Family Units			142
ELDERLY AND DISABLED HOUSING			
McDonald House	Federal 26-2	1966	60
Cahill Apartments	State 667-1A	1968	64
Forsander Apts.	State 667-1B	1968	72
Salvo House	State 667-2A	1975	192
256 State St. House	State 667-2B	1975	6
Tobin Manor	State 667-3	1986	4

Total Elderly and Disabled Units: 443

SPECIAL NEEDS HOUSING

Bridge Street House	State 689-1	1985	7
Jessie's House	State 689-2	1989	20
Total Special Needs Units:			27

Unit Condition

The NHA rates the general condition of its public housing stock as good.

Over the last five years, renovations to Northampton's public housing have improved the security lighting, sewer and plumbing systems, and landscaping at Hampshire Heights, and the ventilation, intercom system, and common area lighting at Salvo House. Various Chapter 705 housing sites have been renovated, and a 705 site on Willow Street that was demolished in 1995 has been rebuilt. In 1998 the 50 units at the federally subsidized Florence Heights received major interior renovations.

Results of 504 Needs Assessment

All NHA owned elderly and disabled housing developments meet or exceed Section 504 standards for accessibility. All other NHA developments, including family projects, are at standard 504 levels and are handicap accessible to the extent that building construction allows. Florence Heights and Hampshire Heights are not handicap accessible because bedrooms and bathrooms are located on the second floor. No accessibility work is planned at these developments at this time.

Management Strategy

The Northampton Housing Authority's management of public housing continues to receive high ratings from the U.S. Department of Housing & Urban Development (HUD). The Massachusetts Department of Housing and Community Development (DHCD) has rated the NHA as outstanding in its latest management review.

The Authority continues to strive for excellence in its management and operation of public housing. In attempt to improve the living environment of low and very low-income families residing in public housing, the NHA has planned the following efforts:

- In cooperation with a number of community agencies, the NHA will continue its focus on improving the quality of life at both the elderly and family projects. This focus will be undertaken in conjunction with the Northampton Recreation Department, Police Department and the YMCA and will benefit the Federal family projects by providing after-school, weekend and summer programs for resident youth.

- The NHA will also continue to focus specifically on improving the quality of life at Hampshire Heights by working with the established Tenants Association. The focus this year will include involving tenants in ascertaining social service needs and working to plan and raise funds for additional modernization measures. The Authority has entered into an agreement with the Center for New Americans to provide a site for English as a Second Language courses for residents in the Hampshire Heights/Hampton Gardens neighborhood, and has played a supporting role in the success of the Family Center at the Jackson Street School.
- The NHA has also entered into a lease agreement with Safety Net, the women's program component of the Honor Court. Safety Net leases two single family homes on the former Northampton State Hospital from the Authority. The program provides a supportive residential setting for women in recovery from alcohol and other drug abuse.

IV. STRATEGIC PLAN

HOUSING ACTIONS

Affordable Housing

High Priority Need: Support Rental Assistance to Alleviate Cost Burden

Description of Need

- Rental housing cost burden is significant for low and moderate households
- Housing stock has remained relatively stable over time
- Rising demand for rental housing continues to drive costs upward
- Section 8 certificate holders have difficulty securing housing that meets current FMR

Obstacles

- No incentive is available for private property owners to accept rental subsidies when market rate rents provide a higher return rate
- Regulatory changes to the Section 8 certificate program to address FMR issues in Northampton / Amherst is unlikely

Proposed Accomplishments

- Support rental assistance to low / mod households through the Northampton Housing Trust and Northampton Housing Authority to tenants at Hampton Gardens apartments
- Identify / recruit landlords willing to participate in the Section 8 program

Funding / Use of Resources

- Northampton Affordable Housing Trust Fund (mix of City and private funds)
- CDBG planning and administration activities

High Priority Need: Housing Rehabilitation and Repair / Homeowners

Description of Need

- Low and moderate income elder and non elder homeowners lack sufficient resources to maintain housing units and address sub-standard housing conditions

Obstacles

- Primary obstacle is lack of financial resources

Proposed Accomplishments (2005-2010)

- Rehabilitation of sixty (60) low / moderate income elder households
- Rehabilitation of ten (10) low / moderate income non elder households

Funding / Use of Resources

- CDBG funds leveraged with other funding sources such as Mass Department of Elder Affairs funding (Northampton Council on Aging); Mass Housing Get the Lead Out funding, state funding for housing stabilization activities

High Priority Need: Preservation of Existing Affordable Rental Housing Stock

Description of Need

- Preservation of existing affordable units is essential to maintaining affordable housing stock, assisting low / mod income households secure decent safe housing and works to maintain community diversity
- Affordable rental housing (large scale and small scale) rehabilitation as needed; preservation of existing stock is more cost effective than new construction

Obstacles

- Large scale rehabilitation is costly, CDBG funding for large scale rehabilitation projects must leverage other funds

Funding / Use of Resources

CDBG resources will be considered for the preservation of large and small-scale affordable housing developments based on need; actual activities will depend on specific circumstances and may include the following:

- Moderate or substantial rehabilitation
- Mortgage conversion or pay-downs
- Site improvements
- Site acquisition costs
- Clearance activities
- CDBG staff capacity

Proposed Accomplishments

It is difficult to estimate the number of affordable housing units that might be threatened with conversion to market rate housing or are in need of rehabilitation over the next five years. The City will continue to monitor the status of existing affordable rental housing stock, including Section 236 housing, SRO units and special needs housing. It is estimated that twenty (20) existing affordable housing units will be preserved within the next five years.

- Preservation of twenty (20) affordable rental-housing units over the next five years

High Priority Need: Creation of Affordable Rental Housing Stock

Description of Need

- Affordable rental housing stock in Northampton is inadequate

- Extremely low, low, and moderate income households have difficulty in securing housing, particularly larger families requiring three bedroom units

Obstacles

- Sites available for development are limited; land costs are high
- Infill development, reuse and partnerships with non profit organizations offer the best options for increasing the number of units
- Development costs are high; CDBG funds available to the jurisdiction are limited

Use of Resources

The following activities will be funded with block grant resources as opportunities arise for affordable housing development:

- Site acquisition costs
- Pre-development activities
- Demolition and clearance activities
- Construction
- Construction of infrastructure and related upgrades
- Environmental remediation

Proposed Accomplishments

It is difficult to estimate the number of affordable rental units that could be created within the next five years. The City will work with community based development organizations such as the Valley CDC, the Hampden/Hampshire Housing Partnership as well as private developers in identifying and pursuing opportunities.

- Creation of 25 additional affordable rental-housing units over the next five years

High Priority Need – Creation of Affordable Units Available for Homeownership

Description of Need

- Market conditions have placed the purchase of homes beyond the financial means of low and moderate-income

Obstacles

- Sites available for development are limited; land costs are high
- Infill development, building rehabilitation / reuse and partnerships with non profit organizations and private developers offer the best options for increasing the number of units
- Development costs are high; CDBG funds available to the jurisdiction are limited

Use of Resources

It is difficult to estimate the number of affordable homeownership units that could be created within the next five years. The City will work with community based development organizations such as the Valley CDC,

Pioneer Valley Habitat for Humanity as well as private developers in identifying and pursuing opportunities. The following activities will be funded with Block Grant resources as opportunities arise for the development of affordable housing for homeownership:

- Site acquisition costs
- Predevelopment activities
- Demolition and clearance activities
- Rehabilitation costs for properties acquired by non-profits
- Construction of infrastructure and related upgrades
- Environmental remediation
- First time homebuyer technical assistance
- Affordable financing products including down payment assistance programs

Proposed Accomplishments

- Creation of six (6) additional affordable rental-housing units over the next five years
- One hundred and fifty households to receive first time homebuyer technical assistance as well as other services in order to access affordable financing products (150 persons annually)

Low Priority Need: Lead Paint Abatement

Description of Need

- Over half of Northampton's housing stock was constructed prior to 1945; the majority of units available for low / mod rental households are lead free
- Lead paint abatement is considered a low priority need

Obstacles

- Lead based paint removal is costly and often requires temporary relocation of residents occupying units to be de-leaded

Resources

- CDBG resources leveraged with other funding sources (Mass Housing Get the Lead Out)

Proposed Accomplishments

- Removing lead paint on an as needed basis as part of the City's housing rehabilitation efforts and not as a separate activity
- Two (2) units over the next five years

Homeless / At Risk for Homelessness

High Priority Need – Housing Support Services

Description of Need

- Housing support services to assist individuals and families who are at risk of homelessness or homeless

Obstacles

- Dissolution of Hampshire County Community Action Commission and its staff is an obstacle to serving low and moderate income persons in Northampton and Hampshire County
- Adequate funding to maintain services

Use of Resources

The following services shall be considered for CDBG funding and targeted to individuals and families who are homeless or at risk of homelessness:

- Housing search services
- Outreach / advocacy services
- Tenant / landlord mediation
- Life and job skills training, language skills
- Child care services and health services

Proposed Accomplishments

- Housing search and mediation services - 50 persons annually
- Housing mediation – 30 persons annually
- Life and job skills – 30 persons annually

Medium Priority Need – Preservation of the Existing Shelter System

Description of Need

- Jessie's House will complete a kitchen renovation over the next two years
- Grove Street Inn will complete a building assessment and long term facility plan over the next three years

Obstacles

- Substantial and moderate building rehabilitation activities are costly
- Operating budgets provide minimal funding for major upgrades and other physical improvements

Use of Resources

- CDBG resources leveraged with other funding sources targeted to the existing sheltering system on an as needed basis

Proposed Accomplishments

- Maintain the existing shelter system for homeless individuals and families (Grove Street Inn, Interfaith Winter Shelter, Jessie's House)

Special Needs Housing

Medium Priority Need – Housing for At Risk and Special Needs Populations

Description of Need

- Housing targeted to the following groups and/ or at risk and special needs populations: family transitional housing; drug and/ or alcohol addictions; physical and/ or mental disabilities; HIV / AIDS; homelessness safe havens housing

Obstacles

- Sites available for development are limited; land costs are high
- Infill development, building rehabilitation / reuse and partnerships with non profit organizations and private developers offer the best options for increasing the number of units
- Development costs are high; CDBG funds available to the jurisdiction are limited

Use of Resources

- CDBG resources leveraged with other funding sources targeted to the at risk and special needs populations
- Support of funding applications targeted to at risk and special needs populations by community organizations

Proposed Accomplishments

It is difficult to estimate the number of units for at risk or special needs individuals that could be created within the next five years. The City will work with community based development organizations such as the Valley CDC, the Hampden/Hampshire Housing Partnership as well as other human service organizations identifying and pursuing opportunities and supporting proposed projects.

- Creation of 10 additional housing units for at risk or special needs populations over the next five years

Non-Housing Community Development

Public Services

High Priority Need – Basic Needs

Description of Need

- Basic needs of low and moderate income persons and households
- Emergency fuel assistance

- Emergency food assistance
- Access to health care

Obstacles

- Adequate program funding for remains an obstacle

Use of Resources

- CDBG resources leveraged with other funding sources targeted to basic needs
- Support of funding applications targeted to assist households with basic needs

Proposed Accomplishments

- Services provided to approximately 100 persons and/or households annually

High Priority Need – Youth Programs

Description of Need

- After school tutoring
- Adult and peer mentoring; mediation skills
- Recreational programming

Obstacles

- Adequate program funding for remains an obstacle
- Coordination of programs on a city- wide basis

Use of Resources

- CDBG resources leveraged with other funding sources targeted to youth services
- Support of funding applications targeted to assist households with basic needs

Proposed Accomplishments

- Youth services will be provided to approximately 50 individuals annually.

High Priority Need – Housing Support Services

Housing support services will be funded through the public service component of the City's CDBG program

Refer to: **HOUSING ACTIONS - Housing Support Services**

High Priority Need – Services for Special Needs Populations

Description of Need

Services for special needs a population including services to the following:

- Persons with drug / alcohol addictions
- Homeless youth
- Targeted services to homeless families with severe barriers to self sufficiency

Obstacles

- Adequate funding for programming is an obstacle to an effective system

Use of Resources

Funding of these programs shall be accomplished through the public service component of the block grant program. CDBG funds will be leveraged with other resources to the greatest extent possible.

Proposed Accomplishments

- Special needs services will be provided to 50 individuals annually

High Priority Need - Skills & Training Development

Description of Need

- Language and literacy skills
- Computer skills
- Employment and training skills development

Obstacles

- Adequate funding for programming and staff is an obstacle to an effective system

Use of Resources

Funding of these programs shall be accomplished through the public service component of the block grant. CDBG funds will be leveraged with other resources to the greatest extent possible.

Proposed Accomplishments

- Skills and training development services will be provided to approximately 25 individuals annually

Medium Priority Need – Other Public Services

Description of Need - The following public service activities are a medium priority need for block grant resources:

- Transportation services
- Handicap services
- Childcare services

Block grant funding will be considered for the above activities as funding gaps are identified. Generally, adequate resources are available within the jurisdiction to meet these needs without the commitment of block grant resources, although funding streams may become limited in the future.

Public Facilities

High Priority Need – Senior Center

Description of Need

- The present senior center located at the Council on Aging Office does not meet the space requirements for a “full service” senior center
- No meals, wellness programs or other senior programming takes place because of space constraints

Obstacles

- Suitable sites for development of a senior center are limited
- Securing funding for acquisition and construction

Use of Resources

CDBG resources will be considered for the following activities: pre-development funding; acquisition and/or constructions costs. CDBG resources will be leveraged with other funding sources to the greatest extent feasible.

Proposed Accomplishments

- Completion of site selection and feasibility study in 2005
- Construction in 2007

High Priority Need – Removal of Architectural Barriers

Description of Need

Architectural barriers in public buildings, commercial buildings, public infrastructure and park facilities present a major hardship to persons with physical disabilities.

Obstacles

- No obstacles have been identified other than adequate funding to address identified needs

Use of Resources

- Removal of architectural barriers in public buildings

- Installation of sidewalk curb cuts
- Renovations to public facilities which address disability access

Proposed Accomplishments

- Architectural barriers will be removed within two public buildings; addressed at two public facilities and 20 sidewalk curb cuts will be constructed

Medium Priority Need – Park & Recreation Facilities

Description of Need

Construction of new recreation facilities and improvements to existing park and recreation facilities in CDBG target areas and public housing sites.

Obstacles

- Lack of funding adequate funding is an obstacle
- Site constraints at public housing developments limit development of recreational facilities

Use of Resources

- Construction and renovation of park and recreation facilities
- Resources to the Northampton Housing Authority for the development of recreational facilities

Proposed Accomplishments

- Assistance will be provided for the renovation of an existing park facility and the development of one new recreation facility

Medium Priority Need – Community Centers

Description of Need

- Northampton Housing Authority (NHA) family developments lack adequate community facilities such as a social hall or community center

Obstacles

- NHA family housing developments lack developable land
- Construction of a community center is costly

Use of Resources

- Resources shall be made available for feasibility studies and pre development activities for the development of a community center

Proposed Accomplishments

- Proposed accomplishments are difficult to estimate. Public housing tenant groups and the NHA will ultimately determine accomplishments for this identified need

Medium Priority Need – Other Public Facilities

Description of Need

- Public and/or private not-for-profit facilities which serve low and moderate income persons and families may require renovation and/or improvements over the next five years

Obstacles

- Building renovations and improvements are costly; CDBG funds available to the jurisdiction are limited

Use of Resources

- Improve and renovate public and private not-for-profit facilities serving the City's low and moderate income population
- CDBG funds will be leveraged with other funding sources to the greatest extent possible

Proposed Accomplishments

- Proposed accomplishments are difficult to estimate; specific level of need over the next five years is not known.

Infrastructure

High Priority Need – Street Improvements

Description of Need

- Reconstruction of streets in order to maintain viable neighborhoods and a suitable living environment

Obstacles

- Infrastructure needs outweigh available resources

Use of Resource

- Resources shall be committed to the reconstruction of streets within income eligible areas

Proposed Accomplishments

- Reconstruction of approximately 125 linear feet of roadway

High Priority Need – Sidewalk Improvements

Description of Need

- Reconstruction of sidewalks in order to maintain viable neighborhoods and a suitable living environment

Obstacles

- Infrastructure needs outweigh available resources

Use of Resources

- Resources shall be committed to the reconstruction of sidewalks within income eligible areas

Proposed Accomplishments

- Reconstruction of approximately 125 linear feet of sidewalk

High Priority Need – Water, Sewer, Drainage & Roadway Construction

Description of Need

- Construction of public infrastructure in areas identified as open and blighted allowing redevelopment and reuse to precede (Village at Hospital Hill)
-
- Construction or upgrades of public infrastructure in income eligible areas

Obstacles

- Infrastructure needs outweigh available resources

Use of Resources

- Design and construction of water, sewer, drainage and roadway improvements within open and blighted areas and/ or CDBG target areas

Proposed Accomplishments

- Proposed accomplishments are difficult to estimate; redevelopment and reuse of blighted and open areas is dependent on factors beyond the control of the City

Medium Priority Need – Streetscape Improvements

Description of Need

- Streetscape improvements within CDBG target areas in order to maintain viable neighborhoods and a suitable living environment

Obstacles

- Infrastructure needs outweigh existing resources

Use of Resources

- CDBG resources will be committed to streetscape improvements as needs are identified

Proposed Accomplishments

- Construction and improvement of approximately 300 linear feet of streetscape

Economic Development

High Priority Need –Micro Businesses Assistance

Description of Need

- Technical assistance focusing on business plan development, access to capital, marketing, financial systems and controls

Obstacles

- Identifying and recruiting eligible micro businesses

Use of Resources

- CDBG resources for micro business assistance programs through the Valley CDC

Proposed Accomplishments

- Assistance will be provided to 10 persons with established micro businesses and/or persons developing micro business enterprises on an annual basis

Medium Priority Need – Job Creation and Retention

Description of Need

- Job creation and retention targeted to the City's low and moderate income population

Obstacles

- CDBG resources are limited
- Businesses unable to access traditional financing sources present high risk

Use of Resources

- CDBG funds available as low interest loans to existing, start up or expanding businesses

Proposed Accomplishments

- Three CDBG loans, creating or retaining low / mod jobs

Medium Priority Need – Commercial & Industrial Infrastructure

Description of Need

- Improvements to the public and private infrastructure to achieve job creation and retention

Obstacles

- CDBG resources are limited
- Infrastructure design and construction is costly

Use of Resources

- CDBG funds available for design, engineering and other soft costs

Proposed Accomplishments

- Design and engineering of at least one infrastructure project

Planning & Administration

High Priority Need – CDBG Administration, Community Planning & Staff Capacity

Description of Need

- Administration of the Community Development Block Grant Program
- Housing, economic development, neighborhood and land use planning

Obstacles

- No obvious obstacles

Use of Resources

- CDBG resources will be used to support the Office of Planning & Development in its mission to provide administration of CDBG resources and community development planning for the City of Northampton

Proposed Accomplishments

- Completion of a comprehensive plan for the City of Northampton based on the goals and objectives of Northampton Vision 2020
- Ongoing administration of the City's CDBG program

Urgent Community Development Needs / Low Priority Need

Pursuant to HUD regulation 570.208 (c) "Criteria for National Objectives", CDBG resources may be used to address community development needs having a particular urgency. In utilizing this national objective criterion, the jurisdiction must certify that a particular activity is designed to alleviate conditions that directly pose a serious and immediate threat to the health, safety and welfare of a community.

The following occurrences and/or conditions may require the determination outlined above. These occurrences and/or conditions must be of a recent origin, i.e. within 15 days, preceding the determination by the recipient:

- natural disasters (flood, hurricane, tornado, wildfire)
- structural fires of a particularly devastating nature

The City, based on the applicable CDBG regulation, may complete a determination for CDBG funds to be used to address a particular urgent community development need. The CDBG Administrator shall complete the determination. Concurrence with the completed determination shall be required from the Mayor and Director of Planning & Development, prior to the expenditure of CDBG funds.

Anti Poverty Strategy

The City of Northampton is the county seat for Hampshire County Massachusetts and is the service delivery point for many low and moderate-income persons and families. The CDBG program is the City's primary resource for assisting low and moderate-income households in Northampton and is leveraged with other federal and state resources within the jurisdiction.

The City will undertake its CDBG program in consultation with the following local agencies and organizations that serve the low and moderate-income population of the City of Northampton and Hampshire County.

- Valley Community Development Corporation Inc.
- United Way of Hampshire County Inc.
- Northampton Housing Authority
- Pioneer Valley Habitat for Humanity Inc.
- ServiceNet Inc.
- Programs of the Center for Human Development Inc.
- Hampshire Community Action Commission (as allowable)

Hampshire Community Action Commission (HCAC) had served as the CAP agency for the County until May of 2005 when the organization ceased operations. This situation has caused a disruption of services available for CAP agency clients in Hampshire County.

In the short term, the United Way as well as other community non-profits have taken on programs formally operated by HCAC. The City will seek to relocate several housing and health care public service activities to other agencies beginning in fiscal year 2006. HCAC plans to retain its CAP

agency designation and reemerge at some point in the future as a human service agency, it is uncertain what level service operation could be realized.

Institutional Structure

The City of Northampton, Office of Planning & Development is responsible for carrying out the Consolidated Plan and annual Action Plan through the combined efforts of City Departments, the Northampton Housing Authority, area non-profit social service providers, regional and local housing providers and other anti poverty organizations.

The City's Community Development Administrator within the Office of Planning and Development will be responsible for overall management and coordination of activities and services outlined within the Consolidated Plan and annual Action Plan.

The Community Development Administrator will also contract for and monitor CDBG funded activities with City Departments, boards and commissions (Department of Public Works, Parks and Recreation, Council on Aging, Housing Partnership, Downtown Committee), and with community based development organizations, non profit and for profit housing developers, and community not for profit social service and anti poverty organizations.

Public Housing Improvements / Resident Initiatives

The City of Northampton has an established working relationship with the Northampton Housing Authority (NHA). CDBG funds have been committed to the NHA by the City for various public housing improvements over the past five years. The most recent commitment included paving and sidewalk for at Florence Heights as part of water and sewer improvements at this family public housing development.

The Mayor of Northampton appoints four of the five NHA commissioners and the Governor of Massachusetts appoints the 5th. The NHA provides the City with copies of its annual report and has been involved in the consultation process undertaken for development of the Consolidated Plan and the year 22 Action Plan.

The City's CDBG Consolidated Plan and the NHA 's five-year plan are consistent in their approach to meeting the housing and social service needs of the City's very low, low, and moderate income population. The City's Community Development Administrator and Senior Housing Planner will continue to work with the Authority to coordinate the goals of objectives of the City's CDBG Consolidated Plan and annual Action Plan in conjunction with the NHA's five-year strategy.

Resident Initiatives

The NHA has several active tenant organizations. Recent resident initiatives at the Northampton Housing Authority include the following:

Hampshire Heights Tenant Association

- Involved with coordinating the programs of the Family Center at the Jackson Street School

Salvo House

- Involved with addressing safety concerns with the NHA and Northampton police department

CDBG Eligible Census Tracts / Geographic Data

Specific census tracts within the City of Northampton are defined as CDBG target areas and are eligible for community development funding based on the “area benefit activity”, the CDBG Area Map **[APPENDIX A]** outlines those census tracts within the City, which fall into this category.

APPENDIX A also contains the following maps that show community development investments over the previous five years and well as several upcoming projects.

Map 1	City Map
Map 2	CDBG Eligible Census Tracts
Map 3	Streets Infrastructure 2000 - 2005
Map 4	Public Facilities 2000 – 2005
Map 5	Housing Projects 2000 – 2005
Map 6	CDBG Projects 2005 – 2006